

ONTARIO DRIVER EMERGENCY RESOURCE

WHAT TO DO AFTER A CAR ACCIDENT IN ONTARIO

Stay calm. Stay safe. Keep this official step-by-step checklist inside your vehicle's glove box.

24/7 Collision Hotline: **(905) 842-8131**



01 FIRST 5 MINUTES — IMMEDIATE SCENE PROTOCOL

IMMEDIATE ACTION

1. STOP & SECURE YOUR VEHICLE

LEGAL DUTY

Never leave the scene of a collision. Stop immediately and turn on hazard lights. Turn off the engine. If your vehicle is driveable on busy highways (QEW/403/401), Ontario's MTO recommends "*Steer It, Clear It*" — moving safely as far off the road as possible. Don't put yourself in danger to move a vehicle.

⚠ 2. CHECK FOR INJURIES — CALL 911

EMERGENCY

Check yourself, your passengers, and others. **Call 911 immediately** if anyone is injured, trapped, or if there is fire, smoke, or fuel leaks. Do not move injured people unless there is immediate danger. For non-urgent health advice, dial **811 (Health811)** to speak 24/7 with a registered nurse.

3. MAKE THE SCENE SAFE

Keep hazard flashers on. If safe, deploy warning triangles, cones, or flares. Stay out of active traffic lanes and keep passengers behind guardrails or far off the roadway. Never smoke near a damaged vehicle.

4. CALL POLICE WHEN REQUIRED (\$5,000+ DAMAGE)

MTO RULE

Ontario law requires police reporting when there are injuries, suspected impaired driving, government property damage, or combined vehicle damage exceeding **\$5,000**. Minor collisions without injuries are directed to a **Collision Reporting Centre (CRC)** within 24 hours.

5. REMAIN CALM & NEVER ADMIT FAULT

Remain polite. **Do not apologize, argue, or admit fault** at the scene. Do not agree to private cash settlements or sign unread documents. Exchange information and let police and insurance adjusters determine liability under Ontario rules.

Fill out this physical form directly at the scene, or use your phone camera to capture every document:

1. OTHER DRIVER & VEHICLE

CHECK LICENCE

Full Name: _____

Phone Number: _____

Address: _____

Driver's Licence #: _____

Licence Plate #: _____

Make / Model / Year: _____

Vehicle Owner Name: _____

2. INSURANCE & SCENE DETAILS

PINK SLIP INFO

Insurance Company: _____

Policy Number: _____

Pink Slip Expiry: _____

Exact Location / Cross St: _____

Date & Exact Time: _____

Weather & Road State: _____

Police Officer / Badge #: _____

3. WITNESSES & NEARBY SECURITY CAMERAS

Witness 1 (Name & Tel): _____

Witness 2 (Name & Tel): _____

- Check nearby gas stations, storefronts, or intersections for security cameras.


 STEP 6 & 7 — DOCUMENT EVERYTHING WITH PHOTOS
CRUCIAL

- **Overall Scene:** Wide angles showing all vehicle positions, skid marks, road conditions & traffic signs.

- **Damage & Plates:** 4 corner damage close-ups, detached car parts, licence plates & pink slips.

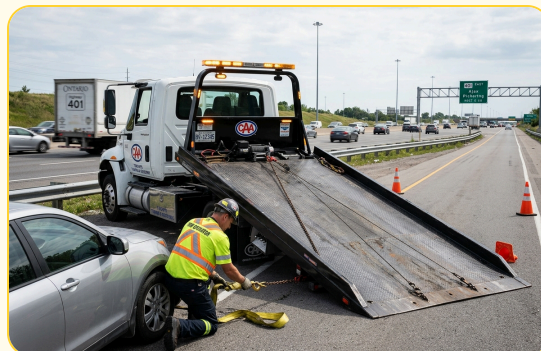
-  **Dashcam: Immediately lock memory cards to prevent loop recording overwrite.**

⚠️ BE CAREFUL WITH ROADSIDE TOW TRUCKS (STEP 09)

YOUR RIGHTS

Don't feel pressured to choose a repair facility simply because a tow driver suggests one at the scene. Under Ontario's *Consumer Protection Act*, **you have the legal right to choose your towing company, repair facility, and rental provider.**

- Where is my vehicle going?
- Which towing company are you with?
- What are exact tow & storage rates?
- Demand written, itemized invoice.



⚠️ DRIVING ON THE QEW, 401, 403 OR 407? (RESTRICTED TOW ZONES)

CALL 511

In Oakville, Burlington, and GTA highway corridors, strict provincial regulations prohibit unauthorized tow trucks from operating. Only authorized tow operators dispatched through **Ontario 511** may remove vehicles from active lanes or shoulders.

- In active traffic / emergency: **Call 911**

- Safely parked on shoulder: **Call 511 (Tow Zone)**

DIRECT TOW DESTINATION INSTRUCTION

INSTRUCT TOW DRIVER

Instruct your tow operator to transport your vehicle directly to our certified collision reconstruction facility:

COMPLETE AUTO BODY & COLLISION

1149 Speers Road, Oakville, ON L6L 2X5

24/7 FACILITY DIRECT

(905) 842-8131

WHAT IF IT'S A HIT-AND-RUN?

1. Stay safe, do not pursue the vehicle. 2. Call police immediately (911). 3. Record licence plate, make, model, colour, and driver description. 4. Collect witness contact info and report to your insurer.

STEP 10: NOTIFY YOUR INSURER WITHIN 7 DAYS**ONTARIO LAW**

Ontario auto policies stipulate notifying your broker or insurer within **7 days** of a collision (or as soon as practicable). Have your CRC report, photos, and other driver info ready. Don't wait until fault is determined — claims are processed under Ontario's Direct Compensation Property Damage (DCPD) rules.

YOUR LEGAL RIGHT TO CHOOSE COMPLETE AUTO BODY**LIFETIME WARRANTY**

Insurers may suggest preferred shops, but by Ontario law, **you have 100% legal right to choose where your vehicle is repaired.** We work with all major insurers, offer lifetime repair warranty, and coordinate replacement rentals.

**ONTARIO EMERGENCY PHONE DIRECTORY:****911**

Police / Fire / EMS
Life emergencies

811

Health811
24/7 Nurse Advice

511

Ontario 511
Highway Tow Zones

1-888-310-1122
OPP Non-Emergency
Provincial Police

VEHICLE GLOVE BOX & TRUNK KIT CHECKLIST:

- | | | |
|---|--|---|
| ☐ This printed guide | ☐ Pink slip & ownership | ☐ Pen & notepad |
| ☐ Phone power bank | ☐ Flashlight | ☐ Warning triangle |
| ☐ First-aid kit | ☐ Gloves & blanket | ☐ Bottled water |

CERTIFIED COLLISION REPAIR FACILITY**COMPLETE AUTO BODY & COLLISION**

1149 Speers Rd, Oakville, ON L6L 2X5

completeabc@bellnet.ca • completeabc.com

24/7 COLLISION SUPPORT LINE:

(905) 842-8131

