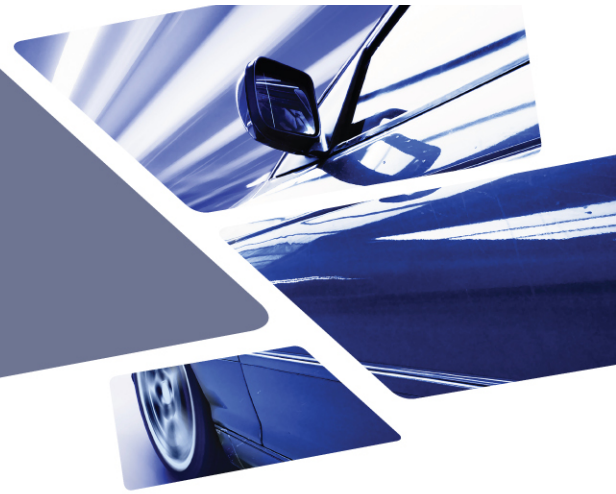


# Auto Insights

Auto and driver risk management tips provided by:  
**PL&B Insurance**



## How to File an Auto Claim

Each year, around 160,000 car accidents occur in Canada, according to the Canadian Transportation Safety Board. The number of drivers on Canadian roads is now around 8 million and rising every day, which means more and more opportunities for accidents and injuries. If you are involved in an accident, one of the most important things to do afterward is file an auto claim.

### Eight Steps of Filing an Auto Claim

1. Contact police.
2. Obtain information about other people involved in the accident or anyone who may have witnessed the accident.
  - Name
  - Address
  - Phone number
  - Insurance carrier
  - Policy number
  - Etc.
3. Take photos of the accident site, if possible
4. Have the vehicle towed to a repair facility if it cannot be driven.
5. If the vehicle is drivable, obtain an estimate for repair.
6. The claims adjuster will review the estimate and may send an appraiser to see the vehicle.
7. The claims adjuster will deal directly with the claimant or his or her attorney. Do not deal with the claimant yourself. Please refer all inquiries to PL&B Insurance.
8. Expect to be contacted by the claims adjuster within two working days. Please call PL&B Insurance if you have not been contacted within that timeframe.
  - If the damage significantly affects your continuing operations, we will request that the insurance carrier expedite your claim.
  - Please let us know immediately if your circumstances change and this loss will have a greater impact on your business than originally anticipated.



## Safety first

According to research done by Alberta Transportation, a distracted driver is three times more likely to get into an accident than someone paying close attention to the road. Even more startling, 4 million crashes each year in North America are a result of driver distraction. Using mobile devices to call, text or email is a leading cause of distracted driving and one of the most preventable. So the next time you get a text or phone call while driving, ignore it! It could mean one less auto claim you'll have to file.

**PL&B Insurance**

[www.plbinsurance.ca](http://www.plbinsurance.ca)

780-469-7668

