




Filing an Insurance Claim?



Questions about insurance? Call us.

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Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.

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Sometimes bad things happen. If you've been in a collision or if your home has been burglarized or damaged, you'll want to get your life back to normal as quickly as possible.

Consider these tips when filing an insurance claim to help make the process a little easier.



Automobile



We hope you never have a collision, but if you do, here's what you should know:

- **Record collision details** about how, when and where it happened, including the time, date, location, speed, weather and road conditions. Take note of the other driver's name, address, phone number and licence plate number, as well as the names and contact information of independent witnesses and passengers in the other car and injuries they may have sustained. If a police officer attends the scene, note the officer's name and badge number.
- **Keep supporting documents and insurance details**, such as photos, towing bills and the other driver's insurance information (including the name of the insurance company and the policy number). If police come to the scene, they will usually prepare a motor vehicle accident report. Keep the police report number and, if possible, a copy of the report.
- **Call your insurer as soon as possible.** Describe the circumstances of the collision as carefully as you can. You have an obligation to do so.
- **You must give notice in writing to your insurance company** promptly after the collision (in Ontario, within seven days of the collision).
- **If you are claiming for loss or damage to your automobile, you must complete a written declaration (proof of loss)** as soon as is practicable. If you don't make a claim within a reasonable time, your insurer may not be legally bound to honour it.
- **Your insurer will determine fault for the collision, based on provincial legislation and other factors**, and let you know what the next steps are to have the damage evaluated and the automobile repaired or replaced. If your car is stolen, or vandalized, you will only be compensated if you purchased specified perils, comprehensive or all perils coverage.
- **A claims specialist or adjuster/appraiser may contact you to examine the damage** to your car. You will be given the opportunity to come to an agreement regarding the amount of your loss or damage. Your insurer will also determine the repair or replacement terms and conditions, depending on your coverage.
- **Discuss with your insurer whether you can use a garage of your choice** to repair your car. Make sure that the garage repairing your car respects the price and specifications agreed upon with your insurer.

Home



We hope you never have to file a claim, but if you do, here's what you should know:

- **Make a complete list of all damaged, destroyed or stolen items.** If possible, attach proofs of purchase, receipts, police reports, owner's manuals and warranties for lost or damaged items. Take photos of damaged items and attach those as well. Keep ruined items, unless they are dangerous or otherwise pose a health hazard. It's best to create a home inventory list and update it accordingly before you experience a loss.
- **Call your insurer as soon as you can.** You are required to do this. Be as detailed as possible regarding the circumstances and subsequent damage. Most insurance companies have a 24-hour claims service. Keep your insurer's contact information handy at all times.
- **In the event your home is unfit to live in, ask your insurer about the expenses that are covered under your policy and for how long.** Keep all receipts and invoices for additional living expenses following your loss.
- **A claims specialist or adjuster will contact you to investigate** the circumstance of the loss, examine all the documents you provide and explain the next steps in the process.
- **Your insurance company will ask you to complete a "proof of loss."** This is a form that lists what property or items have been damaged or lost, with the value or cost of the damage or loss. You must sign and swear that the statements you make in the proof of loss are true. If any of the statements are untrue, your insurance may be voided. Usually, the proof of loss must be completed and returned to your insurance company within 30 days.
- **Review your policy carefully** to ensure you are familiar with specified deductibles, coverage limits and replacement values. Insurance companies generally offer three options for your damaged or stolen items: repair, replace or reimburse. Your policy requires that you take steps to limit further damage.
- **Discuss with your insurer whether you can use a contractor or supplier of your choice** to do any repairs and, if so, the amounts to be paid. Make sure that the contractor or supplier respects the price and specifications agreed upon with your insurer.