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How to handle a hit-and-run car incident

You ran errands all day. Upon reaching your car in the parking lot, you see a nasty dent in the driver's side door, but you see no one at the scene. You are the victim of a hit-and-run. Find out what you should do in this case.

What to do

1. If anyone was injured during the incident, call 911.

2. Ask anyone who may have witnessed the incident to get information about the driver, car(s) involved and accident.

Don't forget to get their contact information in case the police or your insurer needs to follow up. If possible, gather the following:

- Licence plate number
- The other vehicle's make, model and colour
- Description of the other driver
- Direction the other vehicle was headed
- Location, time and cause of the accident
- Photos of the damage to your vehicle, especially if the other car's paint is visible where the impact took place
- Photos of the accident scene
- Description of damage to the other vehicle

3. Report the accident to the police or a collision reporting centre (CRC) within 24 hours.

Your report helps the police apprehend the guilty party. Give them all the information you've gathered, as well as the names and numbers of any witnesses.

4. Notify your auto insurance company.

If you want to file a not-at-fault insurance claim, note that most insurance companies require that any hit-and-run damage be reported to the police within 24 hours for the claim to be considered a hit-and-run.

What not to do

1. Don't follow a driver who flees the scene.

Not only is it unsafe, but you might miss getting eyewitness accounts. Instead, call the police and provide any identifying information to them.

2. Don't wait to call the police or your auto insurance company.

The official accident report will help police look for the missing driver and will be useful when you file your accident claim.

How does a hit-and-run affect your auto insurance premium?

A hit-and-run accident claim is paid out under the [Collision coverage](#) of your auto insurance policy. You may be able to avoid this cost if you have a [\\$0 deductible coverage](#) included on your policy. Note that hit-and-run accidents are typically the only accident in which you are not at fault for which you will be required to pay your collision deductible.

However, if the driver who hit your car can be identified, the loss may be paid out under the [Direct compensation property damage coverage](#) of your policy which is normally not subject to a deductible. For this reason, it's always best to speak to any potential witnesses.

All is well that ends well

The good news? A hit-and-run claim does not count against you as a chargeable claim. If you are a victim of a hit-and-run and are insured with The Personal, it's easy [to file your hit-and-run claim online](#) or by phone if you prefer to speak with an agent.

For more on this topic, visit:

[What to Do After an Accident](#) [Settlement process in a hit-and-run](#) [Collision Reporting Centre 101 and Reporting a Collision](#)

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