Stranded Driver Tips: How to handle a highway breakdown or collision.

Be prepared. Be cautious. Be safe.

Highways are great for getting where you want to go – unless you happen to be stranded on one. Vehicle breakdowns and collisions can occur when you least expect, so use these handy tips to help get you off the road as quickly and safely as possible.

Keep family and friends safe by downloading and sharing these tips: **caasco.com/strandeddriver**

What to do if your vehicle breaks down.

Here are some general guidelines to follow if your vehicle breaks down on a highway.

1. Pull off the road.

Pull onto the highway shoulder as quickly and safely as possible. Remember to signal, and try to remain on level ground. Alternatively, if you need to pull onto the left shoulder, ensure that you are as far away from moving traffic as possible.

If you CANNOT pull off the road, turn on your hazard lights. Do not risk injury by attempting to push your car to a safe location. If you are uncertain about your safety and think your vehicle may be struck from behind, do not stay in your vehicle. Leave your vehicle only if there is a safer area to move to, away from the highway.

2. Note your vehicle's location.

Look for a major exit. Note landmarks such as service stations, restaurants, shopping centres and business complexes. Do you remember the last exit name or any numbered signs near your location? This will be useful to know when calling for assistance.

3. Assess your vehicle's operating problem.

Did you hear any unusual noises, experience any out-of-theordinary car responses, or note any steam or smoke coming from under the hood?

If you must get out of your vehicle to assess the situation:

- Watch carefully for oncoming traffic, especially at night or in bad weather.
- Exit the vehicle from the side away from traffic.
- Never stand behind or directly in front of your vehicle, as you risk being struck by drivers who might not see you.

4. Alert other motorists by making your vehicle visible.

• Turn on emergency flashers, especially at night or in bad weather.

• Raise your vehicle's hood. If you have a bright handkerchief, scarf, or light jacket, tie it to the antenna or door handle, or hold it in place by closing it in a window.

5. Call 911-Communicate your situation.

Once you and your passengers are in a safe location, call 911. They will advise you on what to do. After calling emergency services, call a family member or friend and advise them of your situation and location.

6. Call for roadside assistance and tell the operator:

- If you are a CAA Member, your membership number.
- The phone number where you can be reached.
- Your location.
- A description of your vehicle.
- The nature of your problem.
- Describe any circumstances that may require special towing or transport considerations, such as an unusual or rare vehicle, large number of passengers, infants, medical needs or whether your vehicle requires special fuel.
- Advise the road service operator that you have called 911.

7. Know your rights and responsibilities.

It's your responsibility to understand what services your roadside assistance or insurance policy will cover.

Police and Ambulance 911

CAA Insurance Claims Assistance 1-877-222-1717 24 hours a day, 365 days a year CAA Roadside Assistance 1-800-222-4357 GTA 416-222-5222 Cell *222 24 hours a day, 365 days a year



If you choose to exit your vehicle:

- When exiting the vehicle, stay away from oncoming traffic and exit through the side of the vehicle facing away from traffic.
- Be aware of your surroundings. Always carry a flashlight, especially for nighttime situations.
- If relying on the help of a friendly motorist, ask for identification including name, phone number and address before accepting assistance. Write this information down and leave it with another person or in the vehicle explaining where you are going and when you expect to return.

If you choose to stay in your vehicle:

- Keep the windows and doors locked.
- Don't leave the engine running for extended periods this could put you at risk of carbon monoxide poisoning.
- If you are threatened by a stranger while waiting in your car, call 911 for further assistance. Honk the horn repeatedly and flash the lights to attract the attention of other motorists.

What to do if you are involved in a collision.

Collisions can cause a lot of stress and confusion. Try to stay calm, while following the tips below.

1. If you are injured, don't move; stay in your vehicle.

2. Dial 911 if:

• Someone is injured.

- There is significant damage to any of the vehicles involved in the collision.
- You think the other driver may be guilty of a Criminal Offence, such as impaired driving.

NOTE: In Ontario, all personal injury collisions and all collisions resulting in property damage of \$2,000 or more must be reported to the police.

3. Follow the instructions given to you by the emergency services on scene.

4. If it is safe to do so, move the vehicle(s) to the side of the road.

Turn on your hazard lights and use warning triangles or flares if available.

5. Record details of the collision.

Include the time, date and location, speed of your vehicle, weather and road conditions. Once you are in a safe location, take photos of the scene with a camera or mobile device, or draw a sketch of it.

6. Exchange information with the other parties involved.

Regardless of the circumstances, never admit fault for the collision or assign blame to the other driver. Your Ontario insurance company will determine fault based on "Fault Determination Rules" regulated by the provincial government. Never sign any documents regarding fault or promise to pay for damages.

7. If there are witnesses, get their names and phone numbers.

8. If you need to be towed to a Collision Reporting Centre (CRC):

- Contact your insurance company before signing or authorizing any towing or other documentation.
- All vehicles that require a tow must go directly to a CRC from the scene of the collision. Have your vehicle towed to the CRC most convenient to you, and accompany your vehicle.

- Bring all documentation to the CRC, including driver's licence, ownership, insurance, details of the collision and information about the other parties involved.
- You must report the collision in person, to a CRC within 24 hours of the collision if:
- Damage is valued at more than \$2,000 to vehicle(s) or property.
- The police were not present at the scene.
- The damage to your vehicle is minor and you can drive it safely to the CRC.
- 9. Call the Claims Department of your insurance company as soon as possible.

10. If you are insured with CAA Insurance, we will arrange for the pick-up and towing of your vehicle from the CRC to a repair facility.

- We will ensure that your claim is processed quickly and fairly, and get you back on the road as soon as possible.
- Choose one of CAA's Recommended Body Shops and take advantage of our guarantee on the repair. Or, you may request an alternate facility.

Remember to exchange the following information:

- full name
- address
- phone numbers
- licence information
- vehicle information
- insurance company name and policy number

Keep this handy guide in your glove box! caasco.com/strandeddriver



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