



Driven by Good™

Stranded Driver Tips

How to handle
a highway breakdown
or collision.

Keep this guide in your glove box

**Be Prepared.
Be Cautious.
Be Safe.**

Highways are great for getting you where you want to go — but they do come with risks. Vehicle breakdowns and collisions can occur when you least expect them, so it's important to be prepared for an emergency.

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Emergency Contacts

Police and Ambulance	911
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CAA Insurance Claims Assistance 1-877-222-1717
24 hours a day, 365 days a year

CAA Roadside Assistance 1-800-222-4357
Text “RESCUE” to 222247
Cell *222
24 hours a day, 365 days a year

If you have a Breakdown



Knowing what to do if your vehicle has mechanical difficulty, a flat tire or runs out of fuel can keep you safe until assistance arrives.

1 **Get off the road.** Pull onto the highway shoulder as quickly and safely as possible. Remember to signal and try to remain on level ground. If you need to pull onto the left shoulder, ensure that you are as far away from moving traffic as possible. If at any point you are broken down on a highway and feel unsafe, call 911.

If you **CANNOT** pull off the road, turn on your hazard lights.

If you are broken down in a live lane of traffic, all occupants should remain in the vehicle with seat belts on. **Call 911 immediately.**

Do not risk injury by attempting to push your vehicle to a safe location.

Leave your vehicle only if there is a safer area to move to, away from the highway.

Exit the vehicle from the door opposite from traffic and never attempt to walk across live lanes of traffic.

For more, see *“While You Wait for Help”*, on page 18.

2 Note your vehicle's location.

Responders will need to know how to find you: Note major exits and landmarks such as service stations, restaurants, shopping centres and business complexes. Be aware of exit names and any numbered signs near your location.

3 Assess your vehicle's operating problem.

Did you hear any unusual noises, experience any out-of-the-ordinary 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, first make sure it's safe to do so:

- 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.
- Based on the conditions/road type, it may be safest to wait in your vehicle.

4 Alert other motorists by making your vehicle visible.

Turn on your hazard lights, especially at night or in bad weather. If you have a brightly coloured 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 If your safety is at risk:
Call 911 and communicate your situation.



They will advise you on what to do. After calling emergency services, call roadside assistance and then a family member or friend and advise them of your situation and location.

6 Call for roadside assistance or use the CAA app.

Tell the operator:

- Your CAA membership number if you are a CAA Member.
- 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 if 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.



Need a Tow?

Protect yourself by being familiar with the Towing Bill of Rights.

Download it at
caasco.com/towrights



If you have a Collision



Collisions can cause a lot of stress and confusion. Try to stay calm and follow these tips.

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, collisions must be reported to police as soon as possible if persons are injured or if there is combined damage valued at more than \$5,000 to vehicles or property or damage to any private, municipal or highway property.

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. 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.

6 Exchange information with the other parties involved:

FULL NAME:

.....

ADDRESS:

.....

PHONE NUMBERS:

.....

DRIVER'S LICENCE INFORMATION:

.....

VEHICLE INFORMATION: (make, model and licence plate number)

.....

.....

INSURANCE COMPANY NAME:

.....

INSURANCE POLICY NUMBER:

.....

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 authorizing any towing or signing any 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 closest to the city where the collision occurred.
- Some areas will allow you to start the collision reporting form online, but you are still required to visit in person.

- Have all documentation available when you go to, or start, a CRC report, including driver's licence, ownership, insurance, details of the collision and information about the other parties involved.
- You must report the collision in person or online to a CRC as soon as possible (usually within 24 hours, but some municipalities may allow up to 48 hours in some instances) if:
 - Damage is valued at more than \$5,000 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 **Contact 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 to a repair facility, if required.

- We will ensure that your claim is processed 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.

While You Wait for Help

Whether you've had a breakdown or a collision, being cautious and calm will help you stay safe:

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 in your emergency kit, especially for nighttime situations.
- If accepting a ride from a motorist to get assistance, ask them for identification, including their

name, phone number and address. 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 your doors locked.
- Leave windows open just a crack for fresh air.
- 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. Honk the horn repeatedly and flash the lights to attract the attention of other motorists.



Driven by Good™



Ontario 

For more information, visit
caasco.com/strandeddriver



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