



critical timelines

Within 7 days

of your accident, notify your accident benefits insurer of your accident.

Within 30 Days

of your accident, apply for accident benefits.

Within 2 Years

of your accident:

Begin a tort claim against the party who is at fault for the accident.

Make a claim against the insurer if you are denied accident benefits.

important steps and timelines

PROTECTING YOUR RIGHTS

If you or a loved one has been in an accident or seriously injured, meeting with a lawyer to discuss your case as soon as possible ensures that you do not miss any vital time limitations that could prevent you from obtaining compensation. It is also best not to discuss your accident or injuries with the at-fault party or that person's insurer, before you have consulted with a lawyer.

9 STEPS to protect you and your loved ones

1 After your accident or injury, **contact** the proper authorities, such as the police.

Make **note** of the names of witnesses and people involved in the accident.

3 Make an appointment to see your **family doctor** about your injury.

Record the names and dates for all doctors and health care professionals who participate in your care after your accident.

Keep receipts of all expenses related to your accident, such as medication, assistive devices, replacement clothing, etcetera.

6 **Caregivers**, such as family members or friends, should record their time spent participating in your care.

Gather any insurance policies or information regarding plans that may afford you coverage or benefits, such as auto policies, accident insurance policies, short-term and LTD coverage, etcetera.

8 **BE AWARE:** Anything you say to your own insurer could be used against you in determining your entitlement to accident benefits.

Contact a personal injury lawyer to explain the laws and rules applicable to your accident, and help you to determine the best options suited to your particular needs.

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