



## Vehicle Insurance Claims

### Background

As part of its overall risk management strategy, KTCEA employees will ensure all vehicle accidents are reported in a timely manner.

#	Procedure	Roles & Responsibilities
1.	CLAIMANT (Employee who is in the accident) reports the accident according to legal obligations to appropriate authorities (RCMP, etc.)	Employee
2.	CLAIMANT reports the accident to their Supervisor, then to the KTCEA Insurance Contact (Associate Superintendent of Corporate Services). CLAIMANT completes incident report and forwards to their Supervisor and the KTCEA Insurance Contact.  KTCEA Insurance contact will file a report with the Insurance Broker.  If an employee fails to report within a reasonable amount of time, it may result in the claim not being honoured, or we risk being at fault for failure to report.	Employee  Associate Superintendent of Corporate Services
3.	CLAIMANT REPORT must include the following information and it is the employee's responsibility to provide the following:  3.1 Policy number (which is on the pink card in the vehicle). 3.2 Make, model, year, registration and license plate number of the vehicle (which is on the registration in the vehicle). 3.3 Accident details – driver's name and license number (if the driver was not the registered owner). 3.4 Date, time and location of the accident. 3.5 Photos of the accident. 3.6 Extent of any injuries. 3.7 Number of passengers involved. 3.8 Extent of damage to the vehicle. 3.9 Your description of the accident. 3.10 Names and driver's license numbers of all drivers involved.	Employee

	<p>3.11 Names of insurance companies, and auto insurance policies of all drivers involved.</p> <p>3.12 The name and badge number of the investigating officer – if the accident was reported to police.</p> <p>3.13 Other details of the incident.</p>	
4.	<p>Once the claim is filed, the KTCEA Insurance Contact (Associate Superintendent of Corporate Services) will be contacted by a claim’s adjuster. They may require that we complete a Proof of Loss form. The adjuster will determine how much of the claim our insurer will cover, and will guide us through the claims process.</p>	<p>Employee Associate Superintendent of Corporate Services</p>
5.	<p>Contact a repair shop and proceed with repairs as required.</p>	<p>Employee</p>

**Procedure Amendments and Updates:**

The responsibility for updating and amending this procedure rests with the Associate Superintendent of Corporate Services.