

What's going on

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The Joint Report: To speed up and facilitate claims settlement if you have an accident

You're in your car, stopped at an intersection waiting for the lights to change when ... *bang!* The driver of the fast approaching van behind you doesn't have the time to brake and rear ends you. What should you do in such a situation? First, stay calm. Then take out the Joint Report from your glove compartment and fill it in.

Were you right not to call the police?

Absolutely! There's no need to call the police for a fender bender and if no one's injured. All you need is the Joint Report, which is why it's important you keep a copy in the glove compartment. However, if someone has been injured, you should always call the police and they will issue an accident report.

The Joint Report, an admission of liability?

Not at all. The Joint Report is simply a document that describes the accident. It doesn't represent an admission of liability. It serves only to identify the parties involved in the accident and to speed up the claims settlement process with your insurer.

A tool that's easy to complete

All you need to complete the Joint Report is your driver's license, registration certificate and proof of insurance.

You'll also need to complete the diagram at the bottom of the form which will allow the insurer's investigator or claims adjuster to picture and understand the details of the accident. This information determines your liability in order to establish your compensation. This is done by using the Direct Compensation Agreement which illustrates almost all possible accident scenarios.

After that, all that's left to do is for you and the other driver to sign the Joint Report. Give the other driver one of the copies, keep the other and send it to your insurer as soon as possible.

The Joint Report is a user-friendly tool that's easy to complete when there's been an accident with no injuries. It allows the parties to identify themselves and report the accident to their respective insurers very quickly.