

A Guide from Cariati Law for Injured People

WHAT TO DO AFTER A CAR ACCIDENT IN ONTARIO



STEPS TO TAKE AFTER A CAR ACCIDENT

Car accidents can leave people dealing with pain, stress, lost income, and uncertainty about what comes next.

Whether the crash was minor or severe, taking the right steps right after the accident can protect your health, your claim, and your financial recovery.

Early mistakes can limit your access to benefits and reduce the value of your claim. Taking the right steps from the beginning can make a significant difference in your recovery, both physically and financially.



WHAT TO DO FIRST

AFTER A CAR ACCIDENT IN ONTARIO

If you were injured in a car accident, you may already be facing pressure from insurance companies. In Ontario, injury claims often involve both Statutory Accident Benefits (available regardless of fault) and, in more serious cases, a lawsuit against the at-fault driver.

- Call 911 if there are injuries or immediate safety concerns
- Report the collision as required under Ontario law
- Seek medical attention as soon as possible, even if injuries seem minor
- Take photos of the accident scene, vehicle damage, and any visible injuries
- Do not admit fault or make statements about responsibility
- Exchange driver and insurance information with all parties involved
- If you have been injured, speak with an experienced personal injury lawyer as soon as possible, before providing statements or accepting any offers from the insurance company

The Best Car Accident Law Firm Solution For You

COMMON CAUSES ***OF CAR ACCIDENTS IN ONTARIO***

Many car accidents happen because of preventable negligence. Understanding the cause of the collision can help show who may be legally responsible.

Here are 10 common types of car accidents in Ontario:

- **Rear-end collisions** - often caused by tailgating, distracted driving, or sudden failure to stop in traffic
- **T-bone accidents** - side-impact crashes that often happen at intersections when a driver runs a red light, ignores a stop sign, or fails to yield
- **Left-turn accidents** - collisions that happen when a driver turns in front of oncoming traffic without enough time or space
- **Distracted driving** - texting, using a phone, adjusting navigation, or anything else that takes attention off the road
- **Speeding** - reducing the driver's ability to stop safely or avoid a collision



- **Impaired driving** - alcohol or drugs can affect judgment, reaction time, and control
- **Unsafe lane changes** - moving into another lane without checking blind spots or signaling properly
- **Failure to yield** - not giving the right of way at intersections, merges, or crosswalks
- **Following too closely** - leaving too little distance to stop safely
- **Running red lights or stop signs** - creating a high risk of serious intersection crashes



COMMON TYPES OF INJURIES

CAUSED IN CAR ACCIDENTS

IN ONTARIO

Car accident injuries can range from mild to life changing. Some symptoms appear immediately, while others may take hours or days to develop.

If you have suffered any of these serious injuries in a motor vehicle accident, it is important to seek the guidance of an experienced auto injury lawyer in Ontario.



-**Traumatic brain injuries** – Brain injuries caused by a blow or jolt to the head, which can affect memory, concentration, mood, speech, and overall cognitive function.

-**Spinal cord injuries** – Damage to the spinal cord that can lead to chronic pain, weakness, loss of mobility, or partial or complete paralysis.

-**Severe neck and back injuries** – Serious injuries to the muscles, discs, nerves, or spine that can cause lasting pain, stiffness, and reduced movement.

-**Fractures and orthopedic injuries** – Broken bones, joint injuries, and other musculoskeletal damage that may require surgery, rehabilitation, and extended recovery time.

-**Internal organ damage** – Injuries to organs such as the lungs, liver, spleen, or kidneys that may not be immediately visible but can be life-threatening.

-**Chronic pain and permanent impairment** – Long-term pain or lasting physical limitations that continue to affect daily life, work, and independence after the accident.

-**Fatal injuries and wrongful death** – The most serious accidents can result in loss of life, leaving surviving family members to pursue compensation and accountability.

COMMON MISTAKES TO AVOID

AFTER A CAR ACCIDENT

After a car accident, the steps you take, or fail to take, can directly affect your health, your benefits, and your legal rights. Avoid these common mistakes:

- Delaying medical treatment, even if injuries seem minor
- Failing to report the accident as required under Ontario law
- Not documenting the scene with photos of vehicles, damage, and injuries
- Assuming the other driver or police will fully document the incident
- Providing statements to an insurance company without first obtaining legal advice
- Posting about the accident or your injuries on social media
- Waiting too long to speak with an experienced personal injury lawyer



DAMAGES YOU CAN COLLECT WHEN HURT IN AN ACCIDENT THAT WAS CAUSED BY NEGLIGENCE.

The value of a claim depends on the severity of the injuries, the impact on your life, and the available evidence. Depending on the facts of your auto injury claim, compensation may include:

- Past and future loss of income** – Compensation for wages already lost because of the accident and for income you may be unable to earn in the future.
- Loss of earning capacity** – Damages for a reduced ability to work or earn a living going forward because of lasting injuries or limitations.



-Medical and Rehabilitation Expenses – While OHIP covers basic hospital and physician services, many treatment costs—such as physiotherapy, medications, and specialized rehabilitation—are not fully covered. These expenses may be claimed through your auto insurance accident benefits and, in serious cases, as part of a lawsuit.

-Attendant Care – Compensation for the cost of personal care assistance if you are unable to manage daily activities independently. These benefits are available through Ontario’s accident benefits system and may also form part of a legal claim in more severe cases.

-Future Care Costs – Damages for long-term medical care, therapy, equipment, and support that may be required in the future. These are typically assessed in a personal injury lawsuit and supported by expert evidence.

-Pain and suffering – Compensation for the physical pain, emotional distress, and overall loss of enjoyment of life caused by the injuries.

-Out-of-pocket expenses – Reimbursement for accident-related costs paid directly, such as travel to appointments, medications, medical supplies, or parking fees.

-Wrongful death and family compensation where applicable – In fatal accident cases, certain family members may be entitled to compensation for financial losses, loss of care and guidance, and other related damages.

IMPORTANT POINTS TO KNOW WHEN FILING A CAR ACCIDENT CLAIM

Many accident victims are unsure of their rights after a crash. Knowing the basics can help you avoid costly mistakes. Ontario injury claims are subject to strict deadlines. Missing a legal time limit can affect your right to recover compensation.



1. Accident benefits may be available regardless of fault
2. Serious cases may support a tort claim
3. Medical evidence matters from the start
4. Time deadlines can affect your rights
5. Early legal advice can help protect your case

WHAT YOU SHOULD KNOW

1. Insurance companies may try to settle quickly
2. Early statements can be used against you
3. Medical records are important evidence
4. Fault is not always obvious at first
5. Documentation strengthens your case

WHY ACTING QUICKLY IS SO IMPORTANT AFTER A CAR ACCIDENT IN ONTARIO

The sooner you act, the better your chances of protecting your auto injury claim. Fast action helps preserve evidence and supports a stronger legal case.

- Accident scenes change quickly
- Witness memories fade
- Surveillance footage may be erased
- Medical documentation is stronger when treatment is prompt



HOW CARIATI LAW CAN HELP

At Cariati Law, we help injured people across Ontario understand their rights after suffering serious injury in a car accident.

We can help by:

- Reviewing the facts of your car accident
- Explaining whether you may have a valid claim
- Identifying important deadlines
- Helping preserve evidence
- Communicating with insurers and other parties
- Pursuing compensation for your injuries and losses

We understand how stressful this process can be. Our goal is to provide clear guidance, strong advocacy, and practical support when you need it most.



WHEN TO CONTACT CARIATI LAW

You should contact Cariati Law as soon as possible after suffering an injury in a car accident in Ontario that was not your fault.

Early legal advice can make a major difference.

If you were injured in a car accident in Ontario that was caused by someone else, do not wait and hope things will sort themselves out.

Take action, protect the evidence, and get clear legal guidance right away. Cariati Law is here to help you understand your options and move forward with confidence.

Cariati Law Ontario Auto Injury Lawyers
Call 905-629-8040



CALL US

FREE CASE EVALUATIONS - FREE PHONE CONSULTATIONS - HOME + HOSPITAL VISITS

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We Put Passion Behind Every Case.