



Brotherhood Auto Aid Canada

Sharing makes a difference...

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Please review and keep a copy in your vehicle for reference.

What to do if you have an accident.

Collision claims. - For comprehensive claims, see the next section.

After any emergencies are taken care of here is a list of things to help smooth out the claim process.

- 1, Collect contact info from all drivers involved in the incident. License plate numbers, names, and phone numbers as a minimum.
- 2, If authorities are not present, write down a brief but meaningful description of the incident. Include the date, location information, road conditions, and any circumstances that led up to the incident as well as the events of the actual incident. If feasible photos of the incident and damages are also helpful.
- 3, Contact BAAC as soon as possible
- 4, When the other party is at fault, ask them to file a claim with their provider on your behalf. (Exception)
 - A, In Alberta, Ontario or any other locations with DCPD laws, for not at fault claims, contact your liability provider for a claim.
- 5, Get a repair estimate from an autobody shop.
 - A, Extensive damage, (over \$5000) Ask the shop to document the damage with photos. And ask them to submit the estimate directly to BAAC.
 - B, Minor damage, submit your estimate with the claim for our approval.
- 6, Submit your claim to BAAC. You can fill out a form online, or you can call or email in a request for a form. Be sure to submit any relevant documents to BAAC along with your claim, (estimates, receipts, towing bills, police reports, liability claim numbers, photos, etc.)
7. BAAC will not pay the GST portion of claims on business vehicles since that can be claimed back from CRA. If you have a business number with CRA and this is a business/farm vehicle please be sure to fill out the GST section of the claim form.
- 8, If the vehicle is deemed a write off, we will require you to obtain 2 salvage estimates and we will pay the value of the vehicle* (plus towing, storage and 80% of firefighting fees up to our maximum allowance.) minus the deductible, minus the highest salvage bid.
- 9, In case of a write off, if you have an active loan on your vehicle, we will be required to pay off the loan before you receive any money in order to clear the lien on this vehicle.

Comprehensive claims

Comprehensive claim requirements vary depending on the type of incident.

1. For glass claims just submit the invoices along with your name and policy number and vehicle description. On windshields, BAAC pays 82% of NAGS list price, \$55 NAGS labour, and \$48 per kit for urethane, minus \$250 deductible. Star and chip repairs are paid with a zero deductible.
2. For other comprehensive claims file the claim as you normally would, just leave out the sections that are not relevant to the incident or circumstances.

**Subject to certain limitations set out in the BAA guidebook.*

