



Brotherhood Auto Aid Canada

Sharing makes a difference...

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<https://theaidplans.ca>

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

What to do if you have an accident.

The first section here applies mainly to 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, As soon as possible request that the at fault party opens a liability claim with their insurance provider.
- 4, Get a repair estimate from an autobody shop. If damage is extensive, (over \$5000) request the shop to take photos of the damage to support their estimate.
- 5, If the claim is less than \$5000 you just need one estimate. If it is over \$5000, we have several options.
 - A, If the shop owner is a member of the Church of God in Christ Mennonite, we accept one estimate.
 - B, Ask the shop to submit the estimate directly to BAA along with photos for our approval.
 - C, Get 2 estimates and we will pay on the lower estimate.
- 5, Submit your claim to BAA. 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 BAA along with your claim, (estimates, receipts, towing bills, police reports, liability claim numbers, photos, etc.)
6. BAA 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.
- 7, 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.
- 8, 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. BAAAC pays 85% of NAGS list price plus labour and urethane for windshields minus \$100 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.*

See automatic payment application on back.

Section A - Policyholder Information

Policy Holder	Policy Number	Line	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address	City	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address	Telephone		
<input type="text"/>	<input type="text"/>		

Section B - Vehicle Information

Year	Make	Model and Trim Level
<input type="text"/>	<input type="text"/>	<input type="text"/>
VIN	Kilometers	Vehicle Condition Before Incident
<input type="text"/>	<input type="text"/>	<input type="text"/>
Is there a loan or a lease on this vehicle? <input type="checkbox"/>		
Lienholder & Address <input type="text"/>		

Section C - Driver Information

Driver's Name	Age
<input type="text"/>	<input type="text"/>
Was the driver properly licensed <input type="checkbox"/>	

D - Type of Claim

Section E - Collision Claims

Date of Incident

Incident Report *Use another sheet of paper if necessary, be sure to include any relevant details.*

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

How many vehicles were involved?

Who was at fault?

Please provide the name, address, and license number of the other party/s involved in this incident.

<input type="text"/>

Section F - Liability Information

If the other party is at fault for this incident, we request that you obtain a liability claim number from them.

Insurance Company Name	<input type="text"/>		
Policy Holder Name	<input type="text"/>	Claim Number	<input type="text"/>

Section G - Claim Amounts

If you have a tax number you can claim the business portion of your GST from CRA

Do you claim business use expenses from CRA on this vehicle? What percentage? %

Estimate 1	<input type="text"/>	Estimate 2	<input type="text"/>
Salvage Bid 1	<input type="text"/>	Salvage Bid 2	<input type="text"/>

Section H - Documentation and Signatures

Signature	<input type="text"/>	Date	<input type="text"/>
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Please submit any relevant supporting documents such as estimates receipts police reports etc.