



AhlstromWright

BARRISTERS + SOLICITORS

Your Insurance

- will require standard forms to be completed within 10 days
- must show that your injuries occurred while you were involved in the use and operation of a vehicle
- will repair vehicle damage if you have collision coverage
- protocol treatments for WAD I and WAD II injuries (Alberta only)
- pay for treatments not covered by Alberta or NWT Health or your private insurance (some restrictions apply)
- you submit receipts and they pay as you go
- disability payments up to \$400 per week in Alberta or \$140 per week in the NWT if you are completely unable to work
- they will not assist with obtaining damages from the at-fault insurer so you may need to hire a lawyer if you want to sue the other driver
- they will defend you if you are found to be at-fault
- you should cooperate with your insurer as much as possible throughout the process
- benefits from your car insurer end after 2 years in Alberta, or 4 years in the NWT
- **SEF 44 rider – may provide additional coverage for damages if at-fault insurance is exceeded

At-Fault Insurance

- do not provide a written or oral statement to the at-fault insurer
- you can claim general damages for pain and suffering
- you can claim out-of-pocket expenses
- you can claim past loss of income (employment, business, etc.)
- you can claim future loss of earning capacity
- you can claim loss of love and affection from your partner
- you can claim past and future loss of housekeeping
- you can claim future costs of care (mobility aides, physical therapy, counselling, etc.)
- do not settle your claim until your injuries have resolved
- they will not pay as you go, but instead pay a lump sum at the time of settlement
- insurer may advance money to plaintiff to cover living expenses or treatment costs
- you have 2 years to sue if no settlement is reached