

Sketch and Description claims guide

The purpose of this document is to assist you with compiling a sketch and description. A sketch and description is required by our legal department to assess the merits of an accident in order to act on our client's behalf in possible legal proceedings.

When can our legal department act on your behalf?

When subrogation has taken place. This means that as your insurer, we must validate and settle your own claim before we can help recover damages from a third party or defend any third party claims against you.



The description:

- Indicate the exact location of the accident and street names (if possible).
- Describe the weather conditions, condition of the road and any other factors that affected your driving ability or visibility.
- Must explain what happened prior, during and after the incident.
- Must explain step-by-step what happened.
- Always link the vehicles in the sketch to the description by adding the vehicle number in brackets next to the person who was driving. Only do this the first time you are referring to a party involved. For example, I (Vehicle A) drove... ; the other party (Vehicle B) turned... ; etc.
- If there is more than one other party involved always refer to the other party's vehicle in the sketch when referring to them, eg Vehicle B drove into Vehicle C which suddenly stopped, then I (Vehicle A)... ; etc.
- Describe any action that was taken by you to prevent the accident.

Example of a description:

I (Vehicle A) stopped at a stop sign on Joe street. It was late afternoon and raining so visibility was poor. I noticed the other party (Vehicle B) from a distance, still approaching the stop street. I started to pull away when Vehicle B skipped the stop street and collided with the right rear of my vehicle. I was almost through the intersection and therefore could not avoid the accident. We exchanged details and I then proceeded to drive to the police station to report the accident.

Consider the following when drawing a sketch:

-  - Aerial view.
-  - During point of contact.
-  - Indicate exact location and street names.
-  - All parties marked.
-  - Include road signs and traffic lights.
-  - Can be a drawing and description.

Example of a sketch:

