

### **If I'm not at fault in a car accident, do I have to pay my deductible?**

If you're in a car accident and your insurance provider determines that you were not at fault, one of the first questions you probably have is "If it wasn't my fault, do I have to pay a deductible?" Although each situation is unique and there is no quick and easy answer, here are a few factors that can determine whether you will have to pay.

For more information, visit [www.otipinsurance.com/article59](http://www.otipinsurance.com/article59).

