

*Believing that an investment in Safety is an investment in Your Future.*

Regardless of fault, a quick, effective, and professional response at the scene of an accident can help reduce the likelihood that further damage or injury will occur. Your conduct at the scene also demonstrates to others that you and the company you represent are concerned about safety.

Gathering the right information about the accident is also critical. Documenting the accident and identifying other motorists and witnesses can have a profound impact on the way an accident claim is handled by your insurance company, how a jury will decide the outcome of a trial, and how the media will portray your company. Whether an accident results in a bent bumper or involves serious injuries and property damage, a liability claim can quickly become a reality. Your safety record and the reputation of the company you drive for will be affected by how you respond during the first few minutes after an accident.

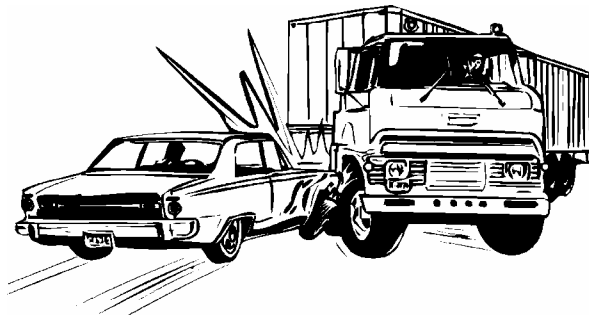
### **Accident Response:**

Your safety and well-being, as well as that of other motorists, passengers, or pedestrians is the most immediate concern at any accident scene. Tend to the needs of the injured first. Make them as comfortable as possible, but do not move an injured person unless it is absolutely necessary to prevent further injury. Watch for signs that someone may be injured even though they may not exhibit obvious signs. This may include shortness of breath, incoherent speech, or difficulty walking. Even mild discomfort could be a sign that serious injury has occurred. Whether injuries are readily apparent or suspected, notify emergency response personnel immediately by calling 911 and providing the following information:

- Location and description of the accident scene.
- Types of injuries.
- Hazardous materials spill.
- Any pending dangers including risk of further injuries, fire, explosion, or pollution.

Securing the accident scene is also a priority. Survey the accident scene to determine if others are in danger. Moving vehicles to the side of the road away from the flow of traffic is prudent if it can be done safely. However, if injuries have occurred, vehicles are disabled, or there is debris in the road, protecting the scene is essential. Place warning triangles or flares around the site as soon as possible to alert other

motorists. Warning devices should be placed at least 100 feet from the accident in the direction of approaching traffic to provide adequate time for other motorists to recognize that an emergency situation exists. If oncoming motorists are unable to see the accident scene because of a hill or curve, warning devices should be placed 200-500 feet from the accident scene in the direction of oncoming traffic.



Contact your company or insurance carrier immediately after the accident scene has been cleared. The quicker they are notified, the sooner they can begin an accident investigation, assign an adjuster, and assist with clean up.

Do not leave the scene of an accident unless absolutely necessary for your own safety; you could be charged with leaving the scene of an accident. If possible, ask another motorist or bystander to contact the appropriate emergency response personnel for you. Commercial motor vehicle drivers regulated by the Federal Motor Carrier Safety Regulations may be required to submit to post-accident drug and alcohol testing if there has been a fatality, injury, or vehicle tow-away. If testing is required, make sure the accident scene has been secured, emergency response personnel and your company have been notified, and you have been relieved from the accident scene before you go.

If a serious loss has occurred, journalists and reporters may appear at the scene. Always remain courteous, but do not discuss details regarding the accident with the media. Especially important, never admit fault or guilt to anyone at the scene of an accident. Reserve comments about the accident for the investigating officer, your company, and the claims adjuster representing your insurance company.

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### **Accident Investigation:**

Often accidents involving commercial motor vehicles occur far away from the company terminal or office. This makes it difficult, if not impossible, for a company representative to travel to the scene. Claims adjusters are often used by insurance companies to investigate accidents, but they may not be able to arrive at an accident scene in time to investigate a loss before valuable information is lost. Often, the driver is the best person to begin the accident investigation process by collecting critical information that may only be available for a short period immediately after the accident.

A thorough accident investigation at the scene provides the best opportunity for you, your company, and your insurance carrier to protect against serious liability claims and fraudulent accusations. However, collecting the right information requires organization and the right tools. An accident report kit can provide a convenient way to document the names, addresses, telephone numbers, and insurance information of all claimants. Accident report kits also provide space to illustrate and describe how the accident occurred. Your written report should include the following details:

- The time of day.
- Road, weather, and traffic conditions.
- Direction you and other vehicles were traveling.
- Disposition of traffic signals and right-of-way.
- The action of other motorists leading up to the time of the accident.
- Your actions leading up to the time of the accident.
- Damage to your vehicle.
- Injuries and damage to other vehicles.
- Whether witnesses were available.

In addition, driver and witness identification cards provide the information needed to identify claimants and potential witnesses later. Always provide your name, drivers license number, the company you drive for, and your insurance carrier to other motorists and request the same information in return. Also obtain the name and badge number of the investigating officer. This information may be needed later to obtain a copy of the accident report.

Disposable accident cameras provide a convenient and effective way to document the accident scene. Photographing evidence at the scene is extremely critical to the overall accident investigation and can directly affect how your insurance company handles the claim. Without pictures, there is no way to preserve evidence for future use. This may severely limit how your insurance company is able to defend against a liability claim. Well-organized and detailed photographs provide the evidence your insurance company can use to substantiate injuries, verify property damage, and reconstruct how the accident occurred.

The following evidence should be photographed at the scene:

- Damage to other vehicles, structures, and objects.
- Point of impact.
- Debris trails.
- Tire skid marks.
- Road configuration.
- Visual obstructions.
- Traffic signals.

Begin by photographing the accident scene from a distance to get an overall view of the area and the position of each vehicle before it is moved.

Photograph all sides of each vehicle including point of impact and sides of the vehicle that are not damaged. These pictures can be used later to substantiate repair estimates and protect against fraudulent claims. Also photograph the license plates of other vehicles at the scene. This information can be used later to identify potential witnesses. Taking photographs of people who have been injured is not recommended.

Your response at the scene of an accident will affect whether you and your insurance company will be able to successfully defend against a liability claim. An accident report kit and an inexpensive disposable camera are valuable tools that will enable you to conduct a thorough on-site accident investigation. Your efforts to obtain detailed information at the scene could potentially save thousands of dollars in accident costs, protect your safety record, and preserve the safety reputation of the company you represent.

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