

Motor Vehicle Accident Reporting Procedures

Drivers on the road represent your company. They need to do the same when involved in an accident. The initial facts gathered after an accident will lay the foundation for potential legal actions. It is important that drivers realise this and act appropriately, so as to not increase the chances of legal action. To mitigate potential losses, provide your drivers with the right tools and accident reporting procedures.

Provide an Accident Kit

Supplying your drivers with an accident kit in their glove box is a good first step in documenting the events of the accident. The kit should include:

- emergency contact numbers so drivers know who to call;
- Accident Report form addressing the who, what, how and why questions that will surface;
- blank paper to obtain witness information;
- a biro; and
- a disposable camera to document damage.

5 Key Points for Recording an Accident

- ❖ Contact police immediately.
- ❖ Do not admit fault. Do not discuss the details of the accident with anyone except the police.
- ❖ Record accident details on the Accident Report Form (included in the accident kit), including information about other people involved in the accident or anyone who may have witnessed the accident, noting both the number of passengers and their names.
- ❖ Take photos of the accident, if camera available.
- ❖ Report accident to employer immediately.

These simple but important steps will provide important details in relaying the accident details to the loss adjuster. Attempts to seek higher claim values from an injured party can be defended based on these facts, helping to control your insurance costs.

For more information, please contact Business Insurance Service at 01273 789979.