



TRUCK ACCIDENT HAPPENS! WHAT THEN?

A rapid well executed response at the scene of the accident is essential to help eliminate the likelihood of further damage or injury. Equally it will assist in establishing just what happened and where liability for the accident rests. Documenting the circumstances and involving witnesses can have a profound impact on the claim procedure undertaken by your Insurer. This is most vital in the event of recovery of your excess and loss of earnings, and even more to the point – next year's retention of your claims free status. If you were not at fault but could not prove it because you failed to take a witness statement or document the accident scene, your premium on renewal could really take a hike for the worse – totally avoidable with a few simple actions which could save you thousands.

Action at the accident scene is a three fold process – **RESPOND, RECORD and RECOVER.**

Respond

Personal safety is the most immediate concern at any accident scene. Look after the needs of the injured first. Make them comfortable but do not move them unless it is absolutely essential to avoid further injury. Watch for evidence of injury even though they may not show obvious signs. This could include breathlessness, slurred speech, vagueness, or difficulty walking.

Regardless whether the injuries are apparent or suspected notify emergency response immediately by calling 111 and provide the following information:

- Location and description of accident scene;
- Types of injuries;
- Hazardous materials spill;
- Danger of risk of further injuries, fire, explosion, or pollution.

Securing the accident scene is also a priority. If injuries have occurred, or vehicles and debris present a danger, then protecting the scene is essential. Place warning devices appropriately in

the direction of both approaching and oncoming traffic.

Do not leave the scene of the accident unless it is absolutely necessary for your own safety – you could be charged with a serious offence.

Do not under any circumstances admit liability for the accident, regardless of fault. You could void your insurance policy and/or jeopardise any claim.

Be helpful and cooperative.

Record

Most often accidents involving commercial motor vehicles occur in isolated areas. The driver is the best person to record critical information that may only be available for a short period of time following the accident. The scene investigation and your records will provide the best protection against serious liability claims and unfounded accusations. Collecting the right information requires awareness and a thorough approach.

Owners should consider having an Accident Report Kit in each of their vehicles. These kits provide an easy way to document the details of all parties involved plus any witnesses, leading you systematically through recording and illustrating the event in detail. (Accident Report Kits can be downloaded free from Trucksure's website www.trucksure.org.nz)

Collect driver and witness information and give your details to the other party. Also obtain the attending police officer's name as you will need a copy of the police accident report.

Disposable cameras or mobile phones provide a very effective way of recording the accident scene. You should photograph:

- Damage to all vehicles, structures and objects;
- Collision impact point;
- Debris trail;

- Spillage, contamination, and cargo;
- Skid marks;
- Road approaches either side of impact point;
- Obstructions and traffic signals;
- Licence plates of all vehicles concerned including witnesses;
- DO NOT photograph the injured.

Your efforts to record effectively at the scene will remove all doubt in the event of challenged blame and the potential savings in accident costs, excess recovery, loss of use, and renewal premium make the effort a worthwhile investment.

Recover

A lot of additional cost can be incurred and extra time off the road if the vehicle recovery process is not well managed. If you are an owner operator you can manage the process on site. If you are a fleet operator you should put in place a set procedure for your drivers to follow:

- Secure the site to protect from further damage;
- Secure the cargo from additional damage and theft;
- Advise your broker as soon as possible. They will appoint assessors and engage salvage operators for recovery of the vehicle, cargo, and site clean-up;
- Supervise the salvage to avoid additional damage and unnecessary handling charges;
- Give consideration to the final destination of the salvaged vehicle and cargo. Double handling and a poorly planned travel route can add thousands to the insurance claim.

Be involved in all stages of the recovery and repair process. It is the only way you will be satisfied that everything possible has been done to get you back on the road quickly and with the least amount of stress.

As transport specialists TruckSure can provide advice during a messy recovery and repair process. Visit our web site www.trucksure.org.nz or call the TruckSure team 0800 287 287 for more details.



MultiSure



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TruckSure

'You sit behind the wheel – we stand behind the truck'