

REFERENCE GUIDE

A Loss Control Service from Donegal Insurance Group



What to Do in Case of an Auto Accident

History

While much of your safety efforts should be focused on accident prevention, accidents may still occur. From a fleet standpoint, accidents will generally result from one of two reasons: the improper driving behavior of your driver or the unsafe action of another driver. An effective fleet safety program should reduce the potential for vehicle accidents. However, if a fleet accident does occur, management must be ready and drivers must be properly trained on the appropriate procedures to follow. This will help to protect the driver and your company, and may minimize the severity of the accident.

General Tips Before an Accident

Determine what emergency supplies should be provided in company vehicles, which could include emergency alert equipment including reflective triangles or flares and accident reporting forms, such as the Donegal Insurance Group Crash Kit form.

General Tips After an Accident

An automobile accident can be a stressful, confusing and potentially volatile situation. It is critical for the driver to remain calm and professional! By adhering to the suggestions below, your driver can reduce the risk of further injury or liability. These basic procedures include:



- **Stop!** Turn off the ignition and shut down the vehicle. Turn on your emergency flashers.
- Calm down, take a deep breath and collect yourself.
- Call the police and/or ambulance. Request medical assistance if needed. If the accident is a 'fender bender', have police respond if possible so that a police report is available to the claims department. (Police departments in some areas may not take such calls).
- Give assistance to involved parties if necessary. If trained, assist the injured but do not attempt to move anyone. Wait for medical assistance.
- Set out warning devices (flags, triangles, or flares) in accordance with Department of Transportation or local motor vehicle department requirements. If using flares, ensure no leaking flammable liquids (gasoline, diesel) are present and that sufficient space is provided between the vehicles and location of the flares.
- If the vehicle is located in a hazardous location, it may be safer to wait for assistance away from traffic.
- Obtain assistance in directing/controlling traffic.
- Call your employer and report the accident. Ask for assistance if needed.
- If transporting or hauling hazardous materials, call the Chemical Transportation Emergency Center (CHEMTREC) at 1-800-262-8200 for emergency assistance.
- Complete the **Donegal Insurance Group Crash Kit** form located in your glove box.
- Obtain names and addresses of witnesses and write them down. If possible, write down the license plates of vehicles involved or near the accident scene.

- Give your name, address, company name and address, vehicle license number, operator's license and insurance information to the police and other party involved.
- If possible, take pictures of the general scene, the vehicle and your cargo. Pictures should be of property damage, not bodily injury.
- Secure your vehicle from theft and further damage.
- Remain at the scene until all requirements are met.

Don't

- **Leave the scene of the accident!**
- Move your vehicle until police arrive.
- Attempt to move the injured. This could potentially result or contribute to a more serious injury or medical condition for the injured.
- Discuss the accident at the scene with any witnesses or other involved drivers. Exchange only driver and insurance information. Talk about the accident circumstances only with law enforcement officers.
- **Admit blame or fault** for the accident. This needs to be left to the professionals.
- Sign any statements or reports other than those required by the investigating Law Enforcement Agency, Donegal Insurance Companies, or your employer.
- Take graphic or close up pictures of injuries.
- **Become unprofessional, belligerent, or aggressive at the scene of the accident.** You must remain calm and in control of the situation and your emotions in order to ensure that you and your company are protected.

Summary

The above procedures should be reviewed for all new hires that drive for the company as part of new employee orientation. For current drivers, refer to these suggestions periodically during driver meetings or safety discussions. By following these suggestions, your driver can mitigate the potential volatility that an accident can create. Drivers, managers, and dispatchers need to work together with discipline and forethought to ensure that these procedures and policies are followed.

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If you have any questions or would like additional information, please contact Donegal Loss Control at 1-800-877-0600 ext. 7218 or scan the QR code.

