



The Zurich Services Corporation Risk Engineering

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Driver responsibilities at accident scenes



Step-by-step

1. Don't let it get worse

- Stop immediately. Remain calm and courteous.
- Secure the scene e.g. turn off ignition, set out warning devices and turn on emergency flashers, ready your fire extinguisher.
- Stay out of harm's way, move to a safe place to avoid being struck by oncoming vehicles, encourage others to do the same. Watch for fuel leaks and spills.
- Don't move the vehicle from the final resting point unless it presents a hazard to others, or until directed to do so by the investigating officer.

2. Aid the injured

- Determine if you or anyone else needs medical attention and obtain appropriate medical services.
- Never move an injured person unless there is a danger of fire or other imminent hazard.

3. Call it in

- Contact the police and emergency services.
- Be ready with pertinent information e.g. injuries, spills, damage, location.
- Contact your company representative.

4. Collect info

- If possible, exchange insurance and other vehicle information with the other parties involved.
- Secure names and pertinent information of other drivers, vehicle occupants, and others involved.
- Get witness information, including names and phone numbers.
- Take photographs if it is safe to do so.
- Complete the accident report form and record relevant details e.g. whether citations were issued, responding emergency services, road conditions, and signage.

5. Make no statements

- Make no admission of fault and do not discuss blame
- Do not sign anything or make any statements (other than to police, company officials and company insurance representatives).
- You need to check on the other people, but do not talk about what you think happened until the police or company officials arrive on-scene.
- If a witness or someone else at the scene wants to talk to you, do not volunteer information to them about the facts of the accident.

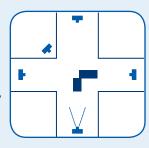
Taking accident scene pictures

Starters

- Use caution when doing so.
- Don't be "pushy" about taking photos.
- If you are injured, you might ask another person to take pictures for you.
- Visually inspect the scene, and note circumstances that contributed to the crash (such as road conditions, traffic signals, lane markers, skid marks, tire marks, indication of prior damage).
- Plan your shots to get pictures from all angles.
 Capture what each driver would see approaching the scene.
- If possible, take photos from 20 50 100 steps from the crash scene.
- Remember that a flash may only be effective for about 10 feet.
- Take too many pictures instead of too few.

Scene pictures

- Take at least four photos of the area by turning in each direction.
- Take pictures of roadway, street markers, traffic signals/signs, lane markers or road marks.



- Take photos of skid marks or gouge marks left on pavement, sidewalks or in dirt.
- Photograph marks from both directions, and use a tape measure, ruler, note pad or other object to give "scale."