Driver responsibilities at Accident Scenes for DSP Drivers



Being prepared and knowing what to do at the scene of an accident can save lives, reduce injuries and help drivers handle the event. The actions taken at scene of an accident can save lives, reduce injury and aid in determining fault and liability.

As a DSP driver, being prepared with a step-by step guide can give you confidence in knowing how to handle an event.

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. type injuries, damage, location).
- Contact your company representative.

4 - Collect information

- 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 PICTURES

Starters

- Use caution when taking pictures of the scene..
- 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 (from all sides).
- 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."

Zurich Services Corporation

1299 Zurich Way, Schaumburg, IL 60196-1056 800 982-5964 www.zurichna.com

The information in this publication was compiled from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). Accordingly, persons requiring advice should consult independent advisors when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. We undertake no obligation to publicly update or revise any of this information, whether to reflect new information, future developments, events or circumstances or otherwise. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.

