

# TRUCK CRASH – Some of the Do's and Don'ts



TruckSure

By Trevor Toohill

The sole reason you buy insurance is to be financially protected in the event of a crash. How well things go after the accident will often be reflected in how well you dealt with the situation at the crash site.

Poor handling of the aftermath could have a negative outcome on liability and recovery when fault is determined. Of course one of the biggest accident aids that we vigorously promote – the In Cab camera, can be your best mate in this event.

You can also spend a little time planning how you are going to respond at the scene of an accident before you are involved in an accident. How you respond on the scene has a major impact on the outcome of any claims that may follow.

**Stop at crash site.** Do not move the truck from the crash site until told to do so by police. If stopping to give aid to a crash you are not involved in, do not park the truck in front of the crash to protect the people involved in the crash. While your heart may be in the right spot in doing this, if another vehicle then hits your vehicle, you could be at fault and even make matters worse — unless the police have directed you to position your truck. If at all possible get beyond the scene of the accident with full hazards and lights on. Get on the radio and put the call out to other drivers in the area.

**Remain calm.** Before you do anything, take a deep breath. There's a high probability you're the only person on this scene who's a professional. Others will expect you to do things right. Your job didn't end when you had this crash. You are still on the payroll and you are still representing the company.

**Do not get argumentative or physical.** Picking a fight — verbal or physical — is a sure way to make a bad situation worse. How you conduct yourself on the scene can have a major impact on whether the witness is for or against you. The emotional response of those involved in the situation will have an impact on how they remember the "facts", it's just human nature.

**Secure the scene.** Failure to secure the scene properly can result in further damage or injury and other vehicles becoming involved. Put reflectors out as soon as you can.

**Do not leave the scene.** You must stay on the scene of an accident until police and emergency responders arrive and stay there until they tell you that you can leave. Sounds like common sense, but it happens

**Get help.** In most cases, that will mean calling 111 with your cellphone. However, if you are out of cell reception then send others for help in different directions. If you just send one person, once they get away from the scene they may decide someone else will make the call and just go on their way.

**What about giving first aid to the injured?** If you can offer first aid, make sure you have the training and the supplies

needed, including a first aid kit with gloves. Sometimes the best thing you can do is cover someone with a blanket to help combat shock and stay with them until help arrives. Do not move the injured unless there is imminent danger from other factors such as fire.

**Get witness information.** Get the name, address, phone number, and license plate number of any witnesses. Keep in mind that your behaviour will help determine whether their testimony is favourable to you or not. Use an accident report card as a prompt to get all the information.

**Notify your company.** Notify your company or home base immediately and make sure they have the correct information to get on to the insurer and broker.

**Take photos, take photos, take photos.** These days, most drivers have cell phones that can take pictures. That's the best thing that can happen, if you send photos directly from the scene. You should take photos from all sides of the truck — your own and any others involved. Get close-ups of any damage or other details. Also, take a panoramic photo of the scene. This could identify details or even witnesses you aren't aware of at the time. Take photos even if it's a minor incident and the other party agrees there is no damage. Do not take photos of any injured party.

**Do not discuss facts regarding the accident with anyone other than your company and the police.** The **only** people you should discuss the situation with are your own company, the insurer, and the police.

**Do not admit to liability at the scene or volunteer to make payments — let your company to make that decision after full investigation.** It's human nature to want to say "sorry" when something goes wrong. But even saying "I'm sorry this happened" can be twisted into an admission of guilt. While you certainly may feel bad, who is at fault and who has liability will be determined following a full investigation.

**Do not delay reporting an accident, no matter how minor it may seem.** The quicker you report an accident, the quicker you can respond. Days, hours, and minutes matter when it comes to collecting evidence and gathering witness testimony. Even a minor ding needs to be reported right away. We have seen several accidents that seemed small blow up when the motorist has time to stew over it.

Ensuring that you or your drivers are well trained on how to respond at the scene of an accident is vitally important — we've found that most companies offer little to no training on this. Training typically focuses on preventing accidents but stops short when it leaves out this critical component.

Want to discuss? [www.trucksure.co.nz](http://www.trucksure.co.nz) or your broker.

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