

Establish a standard protocol for reporting vehicle accidents.



Provide accident reporting kits for all vehicles, and instruct drivers on the information they should exchange at the scene.

Vehicle collisions are often emotionally traumatic for drivers and can disrupt the flow of your daily operations. While no one wants accidents to happen, it's best to be prepared in case one does. To get started, create a process flow chart or checklist that outlines your company's standard protocol for handling these situations. This will enable your employees to follow routine guidelines every time an incident occurs.

Because accidents happen infrequently, it can be easy to overlook a needed step in your company's process. So, once a year, remind all your drivers of the procedures to follow should an accident occur. Also, provide accident reporting kits for each company vehicle, demonstrate their use and review the types of information drivers should exchange at the scene.

A step-by-step guide to post-accident reporting.

Step 1. Follow set procedures at the accident scene. When a crash occurs, assuming you've educated your drivers on what to do should they be involved in an accident, they will:

- Contact emergency responders (if needed and not already contacted)
- Complete the accident reporting kit or similar reporting process (e.g., mobile app)
- Take pictures of the scene with a mobile phone or provided camera
- Cooperate with police and provide a verbal account of what happened, if requested, but no written or signed statement
- Avoid making any statement to the press
- Report the accident to you

Step 2. Ensure that your driver is taking the appropriate actions.

When drivers call you to report an accident, remember that they may be emotionally upset. They need your calm, reassuring support to help them stay focused on following proper procedures and collecting important data about the incident.

Step 3. Review the facts with your driver. As soon as possible after the initial scene has been processed by police or other responders, spend time with your driver to review the incident in detail. Ask if anyone was injured and/or transported by ambulance from the scene, if any of the vehicles were towed away, and the extent of any damage to each vehicle. This discussion will help validate initial report details delivered from the scene and help build additional insights into the event.

Step 4. Report the incident immediately. Even if you don't have all the information, you should start the claims process immediately by promptly reporting the incident to the Nationwide® claims unit at 1-800-421-3535.

If you cannot reach our claims team for any reason, contact your agent. If you have access to a claim reporting form, you can start to fill out as much information as possible. Otherwise, keep all of your notes in one place and protect that file carefully. Remember, any claim report starts with the basics of "who, what, where, when and how" the incident happened. Gather photos, descriptions, diagrams, notes and any pertinent information so that it is all in one convenient location.

Step 5. Cooperate with our claims team. Your Nationwide claims team will process the data you provide as quickly as possible, but they may need additional information as the claim develops. Be sure to stay in close contact with them to keep the process running smoothly. They are committed to helping your business and will keep you informed.

Some things to keep in mind throughout the claims settlement process.

Until any claim arising from an accident involving one of your fleet vehicles is resolved:

- Do not discuss the incident or speculate as to causes with anyone outside of your company, except for your attorney, your agent or your claims team
- Make no statements to the press without first talking with your attorney, your agent and the claims team
- Promptly share any letters or notices received from other attorneys or insurance carriers with your attorney, your agent and the claims team

Also, if the damaged vehicle is returned to your custody from a towing firm, keep the equipment in a secure place, as it may be considered evidence in the event of a lawsuit.



After an accident, report the incident to our claims team right away, even if you don't have all the information.

Providing solutions to help our members manage risk.SM



For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.