

## Ever Been Involved In A Crash?

If you've 'never' been involved in a crash, please read on, this article is for you.

In many instances, we've found that when a person is involved in a crash for the first time, they become confused or otherwise uncomfortable to the point that they freeze-up and don't react well under the stressful condition. This reaction, although understandable, is not helpful and can invite fraud and possibly hurt the defense for your liability.

In the event that you freeze-up or for whatever reason don't remember what you're supposed to do following a crash, get to a safe place and CALL YOUR AGENT. Your agent's responsibility is to your complete satisfaction and will do whatever reasonably possible to assist you in your time of need. If your agent is unavailable, call someone that can calmly talk you through your ordeal. If you do not have access to a phone, find a safe place and remain there until the authorities show up.

Listed below are the recommended steps to take following a crash:

- 1. Safety first.** Check the area to assess if it is safe to be in. If not, get out of the area.
- 2. Check for injuries.** Check to see if anyone is injured, assess their situation and summon medical attention if necessary.
- 3. Secure the area.** If you have warning devices such as road flares or safety triangles, set them up to warn other motorists and prevent further accidents.
- 4. Notify the authorities.** Have the police come out and make a report of the crash.
- 5. Document the scene.** Take pictures of the vehicles, license plates, skid marks, signs, the surrounding area and the people involved in the crash. Write down the details of the crash and get phone number and names of any witnesses. Enclosed in your accident kit are witness cards that can be handed out for witnesses to complete.
- 6. Notify your agent.** Notify your agent that you were involved in a crash to start the ball rolling on defending your liability and getting you back to normal operations.

## Claims Pros Ask Truckers For Help

Having had the opportunity to speak with a number of claims professionals recently, there are a couple things you should be doing following an accident.

- 1) Keep a camera in your glove box** and be prepared to take pictures to preserve the scene of the accident. Because claims adjusters cannot be there to observe the area immediately following the accident, the camera plays a vital role in capturing the unaltered scene.
- 2) Take as many pictures as possible.** Often times a roll of film is received that has only one or two shots taken. This doesn't always capture everything needed to defend your liability. Note: taking a picture of the license plate(s) can expedite a claim by weeks.

**Use the entire roll.** Take pictures of the persons involved, road, street signs, all different angles of the collision and vehicle positions before they are moved. Show skid marks, landmarks and a panoramic view.  
*Take it all!*

Cameras have proven to save quite a bit of time and money spent defending a client's liability. They have also preserved the insured's all-important loss ratio, deductibles and premiums. Make sure you have a camera in your vehicle and be prepared to use it.

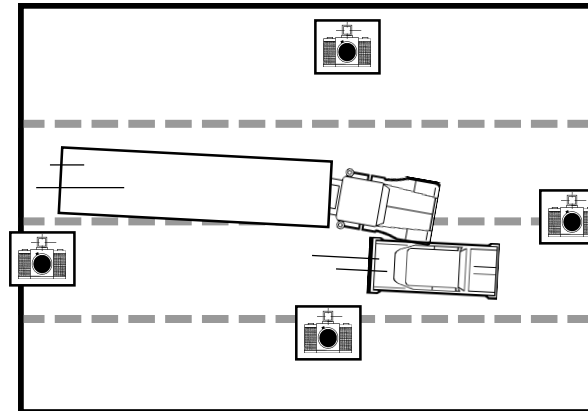
# HOW TO PHOTOGRAPH THE SCENE OF A TRUCKING ACCIDENT

Remove the camera from your glove box. Don't try to save pictures. Shoot the entire roll on the accident site. Any photo can be the one which helps to defend your claim successfully.

*WHEN SHOOTING PHOTOS, ALWAYS WATCH FOR YOUR SAFETY AND THE SAFETY OF OTHERS. SHOOT PHOTOS IMMEDIATELY!*

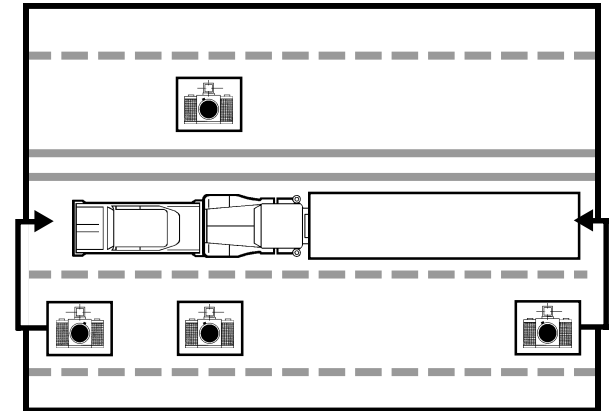


This camera logo represents the recommended angle to take pictures.



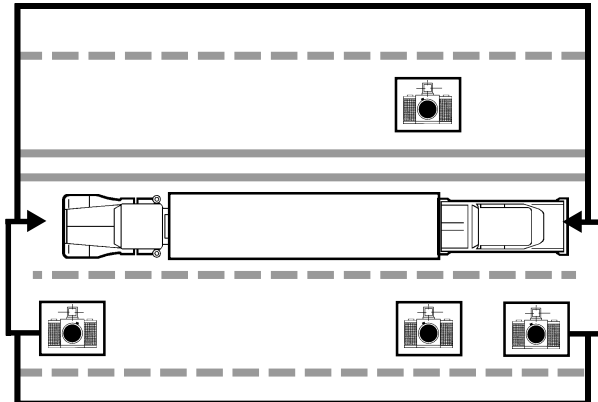
## 1. LANE CHANGE

The following five steps apply to four of the examples provided in this brochure. Take a photo from all four sides of the accident scene. Stand far enough back to get the entire scene in the picture.



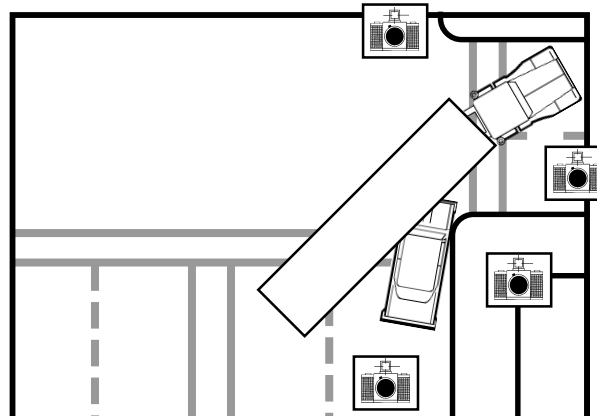
## 2. REAR END VEHICLE

Take a minimum of four pictures of the accident scene from these angles. Keep the entire image in your camera lens. If shooting at night, use flash and shoot within 6' of vehicles.



## 3. BACKUP INTO VEHICLE

Take four pictures of the other vehicle involved. If more than one vehicle, shoot at least a couple photos of each vehicle in relation to your truck.



## 4. — RIGHT-HAND SQUEEZE —

Take a close-up of the impact area. Most disposable cameras shoot clearly as close as 4 or 5 feet. Get as close as you can to pickup as much detail as possible.



**5.** Take pictures of any signs, intersections, skid marks or obstructions which your claims professionals can use to effectively explain or justify your actions before, during or after the accident. A few minutes spent now can save a lot of money and your loss ratio!

**HELP REDUCE CLAIM COSTS,  
REPORT ALL ACCIDENTS  
IMMEDIATELY**