

“Accident Readiness” for Your Drivers

How often have you had operators who have come back to the office to report that they have been involved in what they determined to be a “MINOR” incident? And then by surprise weeks and even in some cases months later, a summons and complaint shows up from the individual or individuals who were involved in the so called “MINOR” incident.

What to do? The purpose of this writing is to provide you and your operators with some very sound and practical information to implement when and if you or your employees are involved in an accident.

Accident Investigation Procedures

Two main concerns at the scene of an accident are to deal with immediate problems and to gather and report pertinent accident information to your supervisor or main office promptly. These two items can be broken down into a 6-step accident procedure for drivers to follow. These steps will be described in detail in the following paragraphs.

Depending on the severity of the accident, drivers should be expected to follow the procedures listed below.

Dealing with Immediate Problems

- Stop Immediately
- Prevent another accident the most practical way possible
- Help any injured people
- Notify law enforcement personnel

Gather and Report Accident Information

- Document the incident
- Report to the company

Step 1: Stop, stay calm, and pull your vehicle as far off the roadway as safely possible. If the accident involves an unoccupied vehicle, try to locate the owner. If you can't find the person, leave your name, address, and phone number, along with the company's name and contact information. Place the information in a visible location, such as under the windshield wiper blade. You should also make note of the year, make, model, license plate number and description of the other vehicle to provide to your company.

Step 2: Turn on your four – way flashers as an immediate warning signal. Then do a quick evaluation of accident victims, if any. Next, set up emergency warning devices per DOT regulations in the prescribed positions on the roadway. Regulations usually stipulate that emergency warning devices be in position within 10 minutes of stopping.

Step 3: Even if you have not been formally trained to provide first aid, most states have “Good Samaritan” laws to protect untrained people who offer help in emergency situations. Many states also have laws requiring the first person that comes upon an accident scene to stop and render help. At the scene, you may need to provide first aid or make certain that someone else is present who can do so. Arrange for someone to call for medical assistance.

At a minimum, do the following:

- Make certain any injured person is breathing. If not, lift the jaw up and tilt the head back to open the airway (artificial respiration may be necessary).
- Check for any bleeding, and if necessary, apply direct pressure to any wound(s).
- Cover any injured persons with blankets or other available materials to maintain body temperature.
- Never move a severely injured person unless he/she is in immediate danger of further injury.

Step 4: Either contact local law enforcement personnel yourself or arrange to have someone do it for you. Be courteous and cooperative when providing information to these authorities. Never admit guilt or liability at the scene of an accident. Never leave the scene of an accident unless you or anyone else on the scene has no way of contacting someone for help.

Step 5: Write down the names, drivers license numbers and any other important information regarding the accident and those people involved in it. Draw a simple diagram of the accident scene. The more detail you can provide for the company’s safety department, the better it will be for insurance and/or legal purposes later on. It is strongly suggested to have a disposable camera available for use at accident scenes to document the situation with photographs from various angles. Remember that, “a picture tells a thousand words”.

Step 6: After the vehicle has been secured, warning devices put in place, assistance rendered to injured person(s) (if any), and law enforcement personnel contacted, you (the driver) should communicate the accident to the company.

Before communicating an accident, drivers should be expected to gather the following information and details:

- Exact time and location of the accident
- Estimate of the injuries (if any) and/or damage to vehicle(s) and property involved,
- A location and/or contact information where you can be reached for further information and instructions,
- Names and addresses of all persons involved in the accident,
- Names and addresses of all insurance companies involved, and
- Year, make, model and license numbers of all vehicles involved in the accident.

If you are unable to reach your company, contact the nearest office of the corporate insurance carrier and ask them to contact the company for you. Fill out any forms your company provides for you to use at the scene of an accident. These should be made available and placed in each company vehicle.

It is essential to convey to your employees, the significance of effective accident investigation, and be aware of specific issues on which management will focus its attention. Most importantly, they need to know what changes in behavior are necessary to prevent accident recurrence. Generally, five major areas should be evaluated in accident investigation. These areas will be examined in full after an initial evaluation is made of the severity of the accident.

After an initial contact with the driver of the vehicle involved in an accident, the company should determine the level of official involvement that needs to happen in the specific instance.

An insurance adjuster representing your company may be sent to the accident scene to assist in on-site investigation and handling of the accident details. After a detailed investigation is completed, accident reconstruction may be performed in some cases, if deemed necessary by the local authorities and/or your insurance carrier.

Accidents don't just happen. They are usually a result of a failure to follow proper procedures. Causes for accidents can be grouped into five basic categories:

-People: Some statistics show that 90% or more of all accidents are caused by human error. Investigations should include examination of the qualifications of the driver(s) involved in the accident.

This should include but not be limited to questions like:

1. Was the driver properly qualified according to company policy and federal/state requirements?
2. Did the driver have the proper training?
3. Was the driver new to the job?
4. Was the driver working within the guidelines of a specific job description?
5. Was the driver under pressure or fatigued?
6. Did the driver receive clear instructions and directions?
7. Was the vehicle involved in the accident the driver's regularly assigned vehicle?

-Equipment: A great deal of attention should be focused on the mechanical function of the vehicle involved in the accident.

That assessment should include questions like:

1. Was the equipment serviced regularly?
2. Are there maintenance records to verify that major components had been serviced and repaired (if required) during the past year?

3. Was the maintenance facility adequately staffed and budgeted to be able to properly support the company's maintenance standard?
4. Was the equipment properly spec'ed for the loads it was carrying
5. Were any defects not reported or repaired

-Physical Conditions: Even though environmental conditions are rarely shown to be the primary cause of an accident, such conditions may play a significant role in the responses of both vehicle and driver.

Investigation in this area will include questions like the following:

1. Was traffic congested?
2. Was the highway slippery (wet or icy)?
3. Was it foggy at the time of the accident
4. What time of day did the accident occur?

-Procedures: Were there written procedures in place to be followed by the dispatcher, driver, mechanic, etc. that would have alerted them to any hazards present?

Investigation will key on the presence of such policies and should include the following questions:

1. Were all company policies being followed at the time of the accident
2. Have all individuals involved been properly trained in existing procedures?
3. Was the "procedure" training effective?

-Freight/Material: Gathering information about the material being hauled when an accident occurred is also vital.

Those questions should include but not be limited to the following:

1. What was the freight/material?
2. Was there a time sensitive recovery/delivery deadline for same?
3. Was the driver under pressure to meet such a deadline?
4. Was the material properly contained/secured?
5. Was the material properly identified on the truck if required to do so?

In conclusion, I hope that the information provided in this article is helpful for you to apply either in whole or in part to your operations such that it assists in mitigating future accidents and better addresses the important issues should one occur.

Author, Scott Cerosky
Founder and President of the Pavement Maintenance Insurance Agency
And founding member and current Board of Director of The North American Power Sweeping
Association (NAPSA)
Ph: 914-714-0787
Email: scott.ac@comcast.net