

# Accident Preparedness Guide

**For Fleets and Drivers**



HIGH DEFINITION VEHICLE INSURANCE



**01**AT THE  
ACCIDENT SCENE**02**DOCUMENTING THE  
ACCIDENT SCENE**03**IN THE  
OFFICE**04**DOT RECORDABLE  
ACCIDENT**05**DATA TO  
PRESERVE

# Accident Preparedness Guide for Fleets and Drivers

**Accident preparedness should be top of mind for every trucking organization.**

Whether you're an owner/operator of a single truck or one of the largest fleets on the road, it's critical to have the right tools and resources in place – before an accident occurs.

A truck-involved accident is usually a serious event, and one that can be very stressful for the driver. When accidents happen—and unfortunately, they will— the proper training can help drivers know what to expect in the immediate aftermath.

From making sure your company and driver policies are up to date to incorporating accident preparedness into your regular safety training offerings, HDVI can help ensure your team is ready to handle any accidents that may occur.

**Our team of commercial truck insurance and accident preparedness experts has developed a series of checklists that will help your drivers and in-house teams take the appropriate steps immediately following an accident.**



# 01

## AT THE ACCIDENT SCENE

02 • DOCUMENTING THE SCENE

03 • IN THE OFFICE

04 • DOT RECORDABLE ACCIDENT

05 • DATA TO PRESERVE

# At The Accident Scene

## Immediate Actions for Drivers

Immediately following an accident, do the following:

- ✓ **Call Police:** Call 911 and request that an accident report be completed.
- ✓ **Ensure safety:** Make sure you and others involved are safe. Set emergency signals to prevent further damage or injury.
- ✓ **Contact company:** Contact your dispatcher or safety manager to report the accident to your company.
- ✓ **Document the scene:** Take photos, videos, and exchange information with other drivers involved. *Only speak with your company representatives, the police, or your insurance provider about the accident.*
- ✓ **Report to your insurance:** You may report claims 24 hours a day, 7 days a week, 365 days a year. Report your claim in the HDVI Fleet Portal, via email at [claims@hdvi.com](mailto:claims@hdvi.com) or by calling [708-816-4384](tel:708-816-4384).  
Download this form fillable PDF document, complete it, and return it along with any attachments to our team by email at [claims@hdvi.com](mailto:claims@hdvi.com).

Submit your claim  
in the HDVI Fleet Portal

Submit your claim  
by email

Report your claim  
by phone

### Do NOT:

- ✗ **Admit fault or say "I'm sorry."** This can be taken as an admission of guilt.
- ✗ **Overreact:** Try your best to remain calm.



## 02

### DOCUMENTING THE ACCIDENT SCENE

# Documenting the Accident Scene

The most important part of documenting an accident scene is keeping yourself safe. Never put yourself at risk of injury in order to document the scene.

- ✓ Take photographs of all vehicles involved in the accident.
- ✓ If possible, photograph all four sides of each vehicle.
- ✓ Photograph any landmarks that can help identify the accident location, such as mile markers, billboards, road signs, buildings and on/off ramps.
- ✓ If possible, take photos of the accident scene from a distance to show the resting positions of vehicles in relation to landmarks.
- ✓ Photograph any debris from the accident before it is moved by first responders.
- ✓ Photograph any skid marks if it is safe to do so.
- ✓ Obtain and document information from all other parties involved in the accident.
- ✓ Name, Address, Phone Number, Driver's License Information, and Insurance Information.
- ✓ Document the make, model, and year of all vehicles involved.
- ✓ Identify any potential witnesses to the accident and obtain their names and contact information.
- ✓ Do not discuss the details of the accident with witnesses.
- ✓ Document any injuries. This information will typically be included on police exchange forms.
- ✓ Never photograph injured persons.
- ✓ Draw a diagram of the accident scene while it is still fresh in your mind.
- ✓ Capture or document any admission of guilt by other parties.
- ✓ Document the names of any towing companies or ambulances used to transport damaged vehicles or injured people.
- ✓ Obtain the responding law enforcement officer's name, agency and badge number, as well as the report number for the accident.
- ✓ Ask the officer how to obtain a copy of the report.

01 • AT THE ACCIDENT SCENE

02 • DOCUMENTING THE SCENE

03

IN THE  
OFFICE

04 • DOT RECORDABLE ACCIDENT

05 • DATA TO PRESERVE

## In the Office

### Important Steps to Take After an Accident

- |  |  |
|--|--|
| ▶ Verify that your driver is okay and determine if they have injuries that require you to contact emergency services | <ul style="list-style-type: none"><li>• Help your driver to remain calm</li></ul>  |
| ▶ Report to insurance company  | <ul style="list-style-type: none"><li>• Call 708-816-4384</li><li>• Email <a href="mailto:claims@hdvi.com">claims@hdvi.com</a></li></ul>   |
| ▶ Determine if there are any other parties involved in the accident  | <ul style="list-style-type: none"><li>• Verify whether other parties require emergency services</li></ul>  |
| ▶ Determine if this is a DOT recordable crash ( <a href="#">see diagram</a> )  | <ul style="list-style-type: none"><li>• If an accident is <b>not DOT recordable</b>, establish and follow company guidelines for post-accident testing or procedures</li><li>• <b>If an accident is DOT recordable, take necessary actions for drug and alcohol testing:</b><ul style="list-style-type: none"><li>• Driver must be alcohol tested within two hours of the crash. If this is not possible, the reason must be documented</li><li>• Drivers not able to test within two hours of the crash must be tested within eight hours. If this cannot be accomplished, the reason must be documented. Testing attempts must cease</li><li>• A DOT drug test <b>must be completed within 32 hours of the accident.</b></li></ul></li></ul> |

01 • AT THE ACCIDENT SCENE

02 • DOCUMENTING THE SCENE

**03**

**IN THE  
OFFICE**

04 • DOT RECORDABLE ACCIDENT

05 • DATA TO PRESERVE

## In the Office

### Important Steps to Take After an Accident

- ▶ Ensure all DOT drug tests are recorded on a DOT CCF form and not an internal drug test form.
- ▶ Notify your insurance claims office about the accident within 24 hours.
- ▶ Have the driver complete an accident report that includes pertinent details of the accident, including: Involved parties, location, date and time, timeline of the accident.
- ▶ Request a copy of the police report for the incident (varies based on the agency).

### Obtaining a Police Report

Use these websites to request a report or search your local or state jurisdiction website

[buycrash.lexisnexisrisk.com](http://buycrash.lexisnexisrisk.com)

[www.crashdocs.org](http://www.crashdocs.org)

01 • AT THE ACCIDENT SCENE

02 • DOCUMENTING THE SCENE

03 • IN THE OFFICE

## 04

### DOT RECORDABLE ACCIDENT

05 • DATA TO PRESERVE

# DOT Recordable Accident

## Quick Decision Chart

The accident resulted in at least one injury to a person that receives **immediate medical treatment away from the accident scene.**

— DOT Recordable? →

YES

The accident resulted in a **fatality.**

— DOT Recordable? →

YES

The accident results in at least one vehicle with disabling damage **requiring a tow truck to move the vehicle from the scene.**

— DOT Recordable? →

YES

01 • AT THE ACCIDENT SCENE

02 • DOCUMENTING THE SCENE

03 • IN THE OFFICE

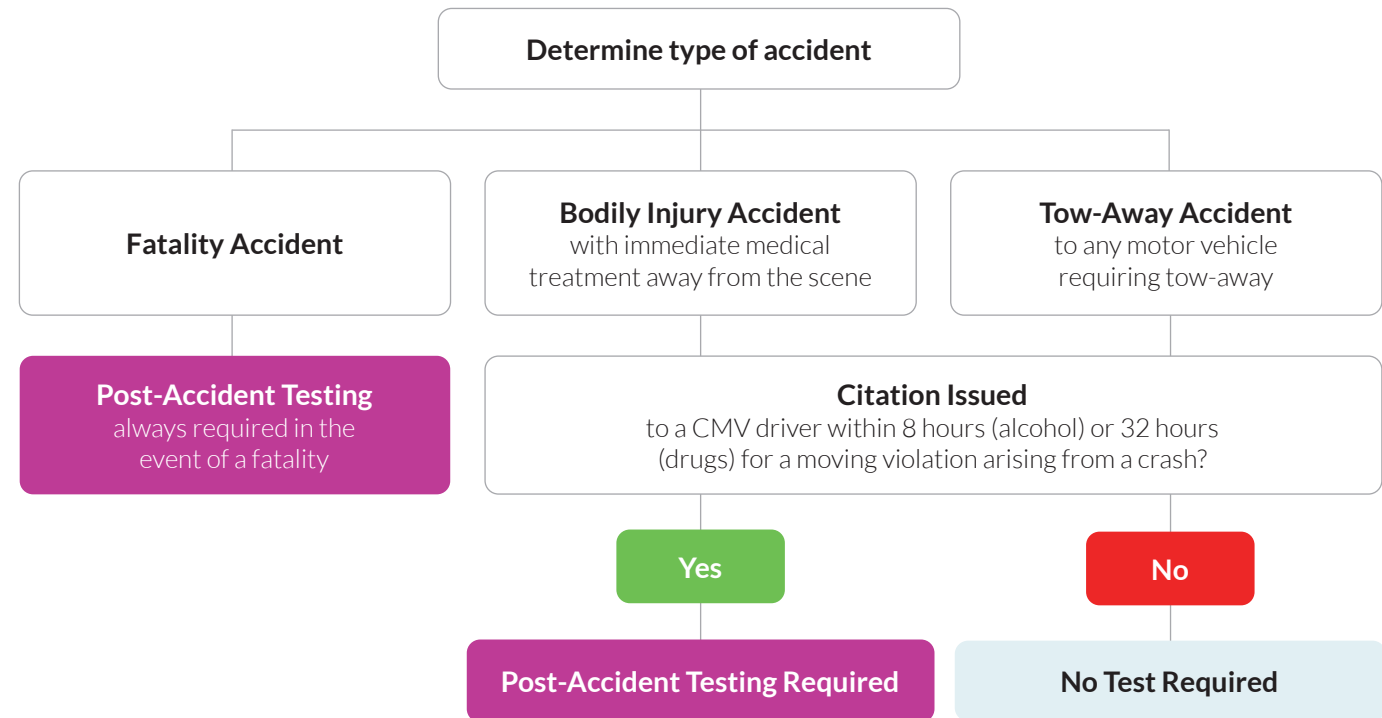
## 04

### DOT RECORDABLE ACCIDENT

05 • DATA TO PRESERVE

# DOT Recordable Accident

## Drug and Alcohol Testing Requirements



Occurrence	Post-Accident Testing Requirements
<b>Fatality Accident</b>	Always test for drugs and alcohol
<b>Bodily Injury Accident</b>	If a driver is issued a citation within <b>8 hours</b> of the occurrence, an alcohol test is required. If a driver is issued a citation within <b>32 hours</b> of the occurrence, a drug test is required.
<b>Tow-Away Accident</b>	If a driver is issued a citation within <b>8 hours</b> of the occurrence, an alcohol test is required. If a driver is issued a citation within <b>32 hours</b> of the occurrence, a drug test is required.



01 • AT THE ACCIDENT SCENE

02 • DOCUMENTING THE SCENE

03 • IN THE OFFICE

04 • DOT RECORDABLE ACCIDENT

## 05

DATA TO  
PRESERVE

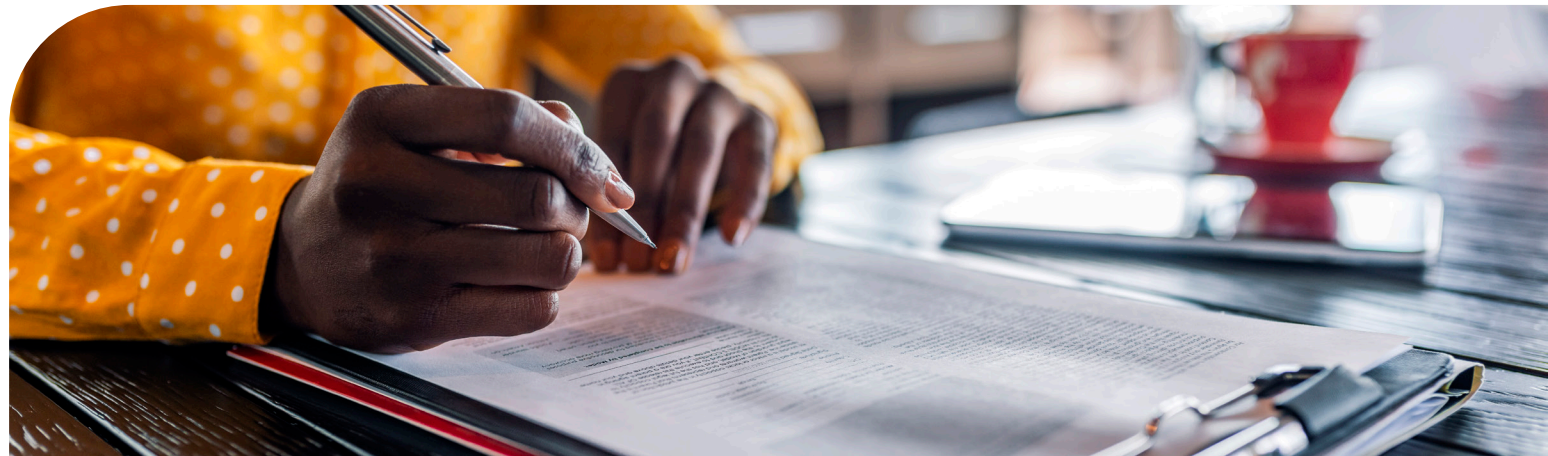
# Data to Preserve

If an accident involves a third party, it is always a best practice to think and act like it will be a worst-case scenario and secure all relevant information.

If the accident was serious, keep an eye out for legal hold notices from the other party's attorney. This will require that you must retain certain documents regarding the accident.

**These documents could include (but are not limited to):**

- **Driver's logs and timecards** for the previous year (note: FMCSA only requires 6-month log retention).
- **Titles of all units involved** in the crash.
- **Maintenance files for both the truck and the trailer** for the lifetime of the units.
- **Driver's cell phone records** if the crash involved injuries.
- **Copies of all correspondence** mentioning the crash, including written notes.
- **Driver's personnel file, qualification file, drug and alcohol testing history.**
- **GPS trip reports** from ELDs
- **Dash camera data and videos** from the day of the accident.
- **Pay records** for the previous year.
- **Dispatch records** for the day of the event and the previous month—trip reports, fuel summaries, etc.
- **Driver's safety training records.**
- **Documentation of your company's safety training program**, including records of trainings and coaching sessions completed.





HIGH DEFINITION VEHICLE INSURANCE