

Actively Managing the Scene of an Incident

A guide for drivers

Any unplanned event, such as a collision, can be distressing. As a driver, you must manage your personal wellbeing and the wellbeing of anyone involved.

You must also check for immediate dangers, and take the necessary precautions to prevent further incidents and make the scene safe.

🕒 Your next steps

You have a vital role to play after an incident, so it's important that you understand all of your responsibilities.

Consider the following tips to support the process:

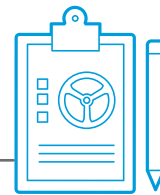
- Remain calm and stay focused.
- Remain at the scene.
- Activate your four-way flashers and use reflective triangles to reduce potential hazards for other motorists.
- Stay visible – put on your reflective vest.
- Follow your company's personal protective equipment policies.
- Check for immediate hazards such as fuel spills, fire and cargo spills.
- Tend to any injured parties, but never move an injured person unless a life threatening situation arises, such as a fire or smoke. Call an ambulance if necessary.
- Notify the police.
- Notify your company's loss reporting contact.

Good planning and preparation can reduce stress, help you stay in control and avoid further injury or damage. Your response can help or hinder your relationship with the authorities, and may affect the outcome of the incident.



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- Do not discuss the details of the incident, unless with police, your company contact or a Northbridge Insurance representative.
- Collect and record all information required in the Northbridge Insurance Driver's Accident Report Kit.
- Collect witness information and complete any witness cards.
- Be available for communication.
- Take photos of the scene, according to the established protocol.
- Preserve a video, if you have a dash cam.

When it comes to collecting evidence, dash cam info is imperative. Eye-witness accounts can get blurry as time passes, and conflicting stories make the situation much more difficult to resolve. Regardless of the circumstances of the incident, dash cam data is particularly helpful to communicate accurate information to authorities, your company and your insurance claim representative, so make sure it reaches the people who need to see it.

🕒 Collecting information

How you communicate with the people around you during an incident can make a big difference in the outcome. If you're uncooperative, unresponsive or simply unavailable for discussion, you could leave a bad impression – and miss an opportunity to gather important information.

Drivers are the primary source of information during a loss, so be thorough:

- Speak openly and honestly with authorities, and after your discussion, make notes of what you covered.
- Use the Accident Reporting Kit to gather as much relevant information as soon as possible, including details such as the direction of travel, road conditions and even a sketch of the scene, if you can.
- Collect contact information from witnesses, write down vehicle details and record the name and badge numbers of the police officers you speak to.

Be courteous and cooperative, and don't engage the other parties in an argument. Also, know when to avoid discussion altogether: keep the details of the loss between yourself, your loss reporting team, the police and Northbridge Insurance to avoid unnecessary legal issues.

About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working with our broker partners, we focus on understanding the needs of our customers and on creating solutions that make a difference to their success.

For more information on making your business safer, contact Risk Services Department at **1.855.620.6262**.

