

Driver Letter

A MONTHLY MESSAGE FOR DRIVERS
FROM THE LOSS CONTROL DEPARTMENT OF THE HARTFORD

February 2006

Leaving the Scene of an Accident



Dear Driver:

Even during a minor accident, you must be aware of your responsibilities. You must exchange the appropriate information and submit it to your insurance carrier and local authorities in order to:

- 1) Avoid breaking the law
- 2) Help defend you against a possible lawsuit
- 3) Prevent the possibility of losing your drivers' license.

Generally most state laws require a driver involved in an accident that results in an injury or damage to property not to leave the scene of the accident. The law normally requires the driver at minimum to provide their name, residence, motor vehicle number, license number and insurance information to the other party and/or a police officer. If a police officer is not in the vicinity or able to respond to the scene of the accident you should go to nearest police station to provide the necessary information. Check with your local police, state patrol or state/local jurisdiction on specific requirements. Also check with your supervisor on your company's reporting requirements.

Here are some instances where drivers have left the scene before the police arrived.

- » A school bus driver was struck on the side near the rear of the bus; checked to see there were no injuries, then went onto the rest of their run, returning to the scene later. They received a ticket for leaving the scene of the accident. The answer was "But I returned". The driver is at fault because they left and failed to provide the required information.
- » A truck driver on a windy narrow road crossed the center line and came upon a car coming toward him. The driver of the automobile attempted to avoid the truck and collided into an adjacent wall. After stopping and asking if the automobile driver was okay; the truck driver left the scene.



The automobile driver provided the name of the company noted on the side of the truck to the local police. The officer stated the driver was in serious trouble, and a lawsuit was filed.

- » A truck driver backed into a parked vehicle. The owner of the parked car was not present. The truck driver left the scene without leaving any information on the parked car. A nearby witness saw the name on the truck and reported it to the vehicle owner. The truck driver paid \$500 for an attorney to help him from losing his driver's license as well as paying a fine. He also almost lost his job.
- » A van driver in NYC barely tapped the rear of a vehicle with two passengers. The van driver attempted to exchange information, but the other driver stated "No need, no real damage". A week later the company of the van driver received a lawsuit stating both of the passengers had sustained serious injuries.

What should you do if you have an accident?

- Don't leave the scene of the accident.
- Take steps to prevent further accidents – park safely and turn on your emergency flashers.
- Notify your employer.
- Call the police or ask someone to call for you.
- Give the other driver(s) your name, address and daytime phone number, the vehicle's license plate number and your driver's license number.
- Obtain the same information from the other parties involved.
- Discuss the specifics of the accident only with the police.
- If you have a camera, take pictures of the accident scene and vehicles if it is safe to do so.
- Notify your insurance carrier. The Hartford's toll free number is 1-800-243-5860.

No matter how minor the incident, the need to notify the police and exchange the necessary information cannot be over emphasized. Your driving record and employment may be at risk. There is also the potential for a lawsuit involving both you and your employer.

Report an Accident Immediately to the Police and Your Employer

The information provided in this document is of a general nature, based on certain assumptions, and is intended as background material. The contents of this document may omit certain details and cannot be regarded as advice that would be applicable to all businesses. The background presented is not a substitute for a thorough loss control survey of your business operations. Readers seeking resolution of specific safety issues or business concerns regarding this topic should consult a professional safety consultant. We do not warrant that the implementation of any view or recommendation contained herein will result in the elimination of any unsafe conditions at your business locations or with respect to your business operations. Further, we do not warrant that the implementation of any view or recommendation will result in compliance with the health, fire, or safety standards or codes of any local, state, or federal ordinance, regulation, statute or law. We assume no responsibility for the control or correction of hazards, and the views and recommendations contained herein shall not constitute our undertaking, on your behalf or for the benefit of others, to determine or warrant that your business locations or business operations are safe or healthful, or are in compliance with any law, rule or regulation. Accordingly The Hartford disclaims any liability for loss, damage or injury to you, your employees, invitees, or any third parties, as a result of any views or recommendations expressed herein.