

RSA FleetActive Accident Procedure and Investigation

Accidents are a serious matter and should be treated as such. It is unacceptable if your policy to succeed is for an incident to be treated as a matter for insurers. Every driver should be interviewed after an accident. The coordinator, transport manager or supervisor should conduct the interview as they must have commitment to the scheme.

It is fundamental to reducing your costs that the driver is not allowed to 'shrug off' accidents without feeling accountable.

The purpose of the discussion with the driver is to agree how preventable the accident should have been if the driver had acted sensibly and what the driver has learned from the experience.

The meeting should last no more than 15 minutes and should begin by asking the driver for an explanation. The driver should also be asked at some stage of his/her level of concentration at the time of the accident to verify if distraction was a factor.

The majority of accidents are classed as follows:-

- Non Fault
- Collisions at junctions
- Reversing
- Hit parked/property
- Hit third party in rear
- Head on collision
- Hit whilst parked
- Theft of vehicle
- Theft from vehicle
- Objects thrown up
- Fire
- Vandalism
- Windscreen

Interviews often reveal circumstances that contributed to the accident that would not have appeared on a claim form. The employee may not have considered the rights of other road users or a lack of judgement, fatigue, vehicle defect or even an unrealistic workload that is impossible to complete without taking risks.

The interviewer should consider in advance how to conduct the investigation with particular reference to the actions that could have been taken by the driver to avoid the accident. This is to promote a defensive driving attitude amongst drivers.

Speed, correct use of lights, horn, brakes, positioning, use of alarms and security systems should all be assessed.

In the event of an accident the procedures laid down in the policy must be observed. All accidents should be reported to a supervisor as soon as possible, but in any event within 24 hours.

