

1-800-GOT-JUNK?[®]
THE WORLD'S LARGEST JUNK REMOVAL SERVICE

Managing the Accident Scene for Best Outcomes



PRESENTED BY:
LIBERTY INSURANCE AGENCY

Jason Rigby & Steve Pcsolar

YOUR LIBERTY TEAM



Kevin Heher
CPCU, ARM,
AFSB, AAI
PRESIDENT

Kevin is President of Liberty Insurance Agency, a family owned business established in 1950. We work for our clients and strive to be their go-to trusted advisor for insurance & risk management strategies and solutions.



Jason Rigby, CRM
SENIOR VICE
PRESIDENT, PROPERTY
& CASUALTY

Jason joined Liberty Insurance Agency as a Broker/Producer in 2013. Jason's focus has been to bring his knowledge and understanding of enterprise risk management to employers who wish to better understand and more aggressively manage the quality and cost of their risk management program. As Senior Vice President of the Commercial Property & Casualty Department, Jason has worked to deliver a higher level of value to Liberty's clients through innovative strategies aimed at expanded support to Human Resource Directors.

YOUR LIBERTY TEAM



Steve Pcsolar, CISR
ACCOUNT MANAGER

Steve's primary role is to assist with day-to-day account service activities and requests, including correspondences, account file maintenance, certificate requests, MVR reports, etc. Steve has over 8 years of property-casualty experience and completed the Certified Insurance Service Representative (CISR) designation in 2015. To further expand his service capabilities he is working towards his Certified Risk Manager designation.



Anthony Viola
CLAIM MANAGER

Anthony is responsible for coordinating the claims handling process. Anthony has over 20 years of property & casualty experience working as a multi-line claims adjuster with Travelers Insurance. Anthony serves as an advocate to the client to achieve the best optimal outcome. He monitors the performance of the carriers to ensure the highest level of customer service and participates in claim review meetings.



Commercial Trucks are Rolling Targets for Large Insurance Claim Settlements

- If you watch any television today, you will see commercials flooding your screen from law firms looking to represent individuals involved in accidents, in particular with commercial trucks. They are well-aware of the high insurance limits you must carry to operate, and liberal court systems in many jurisdictions across the country, have made it easy for lawyers to win large settlements for even minor accidents, and accidents where there is a question of fault.

So did our truck get rear-ended or did we back up into this SUV?





In today's presentation we'll cover:

- **Critical post-crash steps your truck teams need to keep in mind; that can help save lives, keep those involved safe and simplify your insurance claims process.**



STOP THE TRUCK

STEP 1: Stop your vehicle. If you are involved in an accident and don't stop, you may be subject to criminal prosecution.



Step 2: Call for medical aid, if necessary.

i. If there are no critical injuries, call the office to report the accident immediately. Have the navigator call in so the driver can work on the accident investigation.



Step 3: Call the authorities for any accidents or incidents that occur on public roadways, so that the accident is reported and recorded with a police report. If an accident occurs on private property that causes property damage, speak with the owner of the property and your supervisor to determine next steps, but always document the damage by taking pictures, and fill out the accident form to record what happened.



Preventing Accidents:

Step 4: Follow the instructions given to you by the 911 operator. Police or emergency personnel will arrive as soon as possible. Do not try to move anyone injured in the accident, as you may aggravate their injuries.



Gather as much information as possible

Step 5: If it is safe to do so, get out of your truck. If you have access to a digital camera or cellphone, take pictures of the scene. Take pictures of the entire scene:

- i. **Picture of all damages to all vehicles involved in the accident.**
- ii. **Picture of vehicles immediately following accident showing the post-accident scene.**
- iii. **Pictures of the other parties**
INSURANCE INFORMATION, not
registration.



Be prepared with an accident kit in each truck!



Step 6: When it is safe, move your truck to the side of the road and out of traffic. If your vehicle cannot be driven, turn on your hazard lights or use cones, warning triangles or flares, as appropriate.



Step 7: Use the company provided post accident reporting document to record as much information about the accident as possible.

DRIVER INFORMATION		
Name:	Your driver's license number:	Your full address and phone number:
Describe Any Injuries?:	Did you require any medical attention?:	Will you need to see a doctor?
YOUR VEHICLE INFORMATION		
Plate number and state:	Vehicle identification number (VIN):	Was the vehicle in proper driving condition?
YOUR INSURANCE INFORMATION		
Insurance company:	Phone number:	Policy number and expiration date:
NAVIGATOR		
Name:	Phone number:	Full address:
Describe Any Injuries?	Did you require medical attention?	Will you need to see a doctor?



Step 7 Cont'd: On the accident reporting form, draw out the accident scene, including all vehicles involved.

Legend (Please use the following symbols to complete the collision diagram):

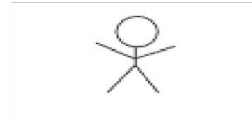
Your Vehicle



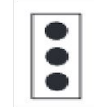
Other Vehicles (Numbered Successively)



Pedestrian



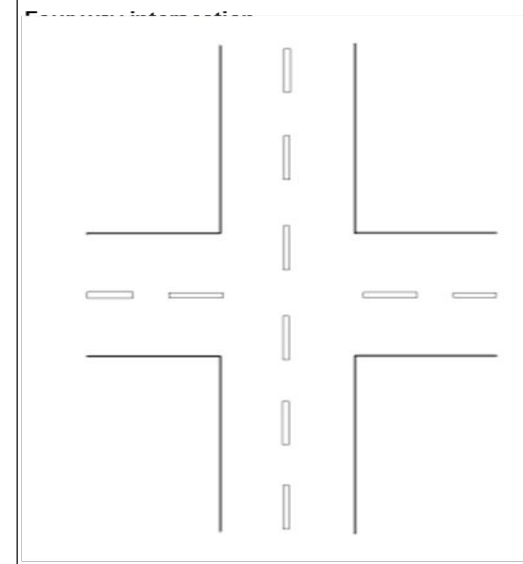
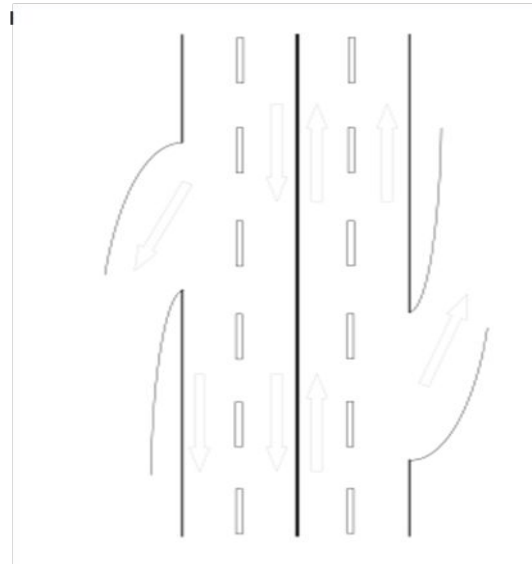
Traffic Signal



Traffic Sign (Indicate Type)



ACCIDENT DIAGRAMS (DRAW OUT)





Responsibilities of the truck team

Step 8: Notify your supervisor or dispatch as soon as it is safe to do so. Accident documentation (accident report forms and pictures) should be turned into your supervisor before the end of your shift.





Step 9: If either the driver or navigator has sustained any injuries and requires medical treatment of any kind; then a workers compensation claim must be submitted, and the office should be notified immediately. Barring threat to life, limb, or eyesight, the Ops Manager or GM will direct the injured worker to the nearest doctor panel provider.





Stay Calm, level-headed thinking is critical

Remember, as difficult as it may seem, it is important that you remain calm. Refrain from arguing with other drivers and passengers. DO NOT voluntarily assume liability or take responsibility, sign statements regarding fault or promise to pay for damage at the scene of the accident. When in doubt, simply advise that your manager will be responding to the situation.



Thank you!

A horizontal line of red dots is positioned below the text "Thank you!".

Liberty Insurance Agency is your trusted advisor and here to service your account! Please do not hesitate to contact Jason or Steve directly with any questions or concerns.

We will be breaking down the topics in this training to focus specifically on the areas where you can make improvements if needed. While every 1-800-GOT-JUNK? operation should be considered Best-In-Class, we take great pride in making sure this message is sent loud and clear to the carriers writing your policies.