

ACCIDENT/COLLISION AND INSURANCE POLICY

Main Author	Reviewer	Reviewer	Approver
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REV	Date	Status / Description of Changes
Michel Mauricio	05/08/2019	Updating all laws/regulations dates to the current standard. Adjusting template, for a more clear layout.

Thomas Barrett – Director

Reviewed : 05/08/2019



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Introduction

At Gradewell we have no tolerance for drivers who commit a felony on the road. Due to this we have set clear guidelines on what to do when an accident occurs, we expect these guidelines to be followed at all times, and that drivers prioritise the safety of themselves and anyone that can be potentially affected by the accident.

The company will ensure that incidents, road traffic accidents and reported near misses are recorded, that staff and vehicles are properly assessed before returning to the road. A spreadsheet (matrix) is in place to record all of the above. Drivers are issued with cameras and instructed to take as many photographs as possible at the scene of any incident or collision, produce sketches and write a report all of which is returned to the transport office. Drivers are interviewed about the circumstances and vehicles inspected prior to returning to the public highway and checked for similarities against any previous incidents (if any). Photographs, sketches and reports are forwarded to our insurance company. Should the insurance company decide to interview the driver an appointment will be arranged as a matter of urgency.

Managing risks associated with driving is the joint responsibility of senior management, operations, fleet management and driving staff. This policy applies to all staff responsible for any aspect of the post-collision process, including training staff and all driving staff.

Thomas Barrett – Director

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Statement

Road traffic collisions have the potential to cause death or serious injury and can significantly affect the operating costs and reputation of our organisation. It is therefore the responsibility of this organisation to understand the direct and underlying causes of collisions and implement measures to prevent their reoccurrence.

We expect all our drivers to maintain high driving standards on the road. This means operating within the law, driving with consideration for others and ensuring our vehicles are always safe and roadworthy .

Our policy is to ensure that all road traffic collisions are reported, documented, investigated and managed in a consistent way. This enables us to better understand the risks our drivers face in order that we can reduce the number and severity of all vehicle collisions.

When a driver is involved in a road traffic collision, it is essential that collision investigation process is followed to ensure the:

- Collision is managed safely, legally and reported to the relevant authorities promptly
- Incident facts are collated accurately and recorded correctly (including details of the people involved and property damaged)
- Drivers involved are assessed to ensure they are fit and able to return to driving duties
- Vehicles involved are repaired to a safe and legal state prior to being returned to the road.
- Incident is fully investigated to determine both primary and contributory factors that led to the collision.
- Incident facts are analysed to determine and implement any remedial actions which may prevent similar incidents occurring in the future.

Management responsibilities for collision management have been documented. We have appointed a Road Risk Champion as the person responsible for the maintenance of this policy, its communication and implementation.

Thomas Barrett – Director

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Processes and Procedures

The following must be strictly adhered to following familiarisation at your induction:

- Collision management process
- Collision investigation process
- Process for any remedial action
- Post collision driver rehabilitation

Roles and responsibilities

The Road Risk Champion is responsible for ensuring that:

- This Policy is successfully communicated and implemented across the organisation
- All staff are conversant with all procedures and documentation outlined in this policy and that the policy is fully implemented
- All collisions, investigation findings and lessons learned are recorded accurately, filed and analysed.
- Relevant professionals are consulted over the implementation of remedial action
- Periodic collision reports are prepared to inform senior management and clients requiring contractual collision reporting.

Collision Investigators must ensure that they:

- Conduct a thorough post-collision investigation, determining the direct and underlying causes of the collision
- Make recommendations based on the findings of the investigations, to help prevent reoccurrence of this type of collision.
- File evidence of the investigation securely for future reference.

Thomas Barrett – Director

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Reporting

Gradewell provides gives a formal toolbox talk on Accident reporting and provide drivers with a accident checklist of which can be ticketed off whenever an accident occurs.

When an accident occurs Gradewell expected you to Stop if it is safe or go to a safe area next to the scene of the accident.

Call 999 or/and ambulance depending of the circumstances, ask for advice on what to do and If on the road, use hazard lights to warn others. Management should be informed immediately after emergency services come to the scene. If the accident occurring is very minor with no injuries and little damage to vehicles, you can inform management of which the transport manager will inform you of the following steps.

Information that must be collected consists of...

- Full name and contact information of the driver
- Full name and contact details of the vehicle's owner if different from the driver
- Insurance company and policy number
- Driver's license and registration number
- Type, colour and model of vehicle
- Location of accident
- Witness Details – If there is someone present collected their names, address, phone number of any witnesses who saw the incident (drivers, passengers) as evidence.

Lastly, we expect pictures or sketches to be made at the scene, pictures should show the following..

- Take pictures of the damage of both vehicles
- Take pictures of the location, directions and collision points
- Take pictures of the driver and any witnesses

Claims

All insurance claims are reviewed and reacted to. Reviews include risk assessments, management of drivers, post incident processes and driver behaviour training. This subject has also been covered above in incidents.

The insurance company representatives interview drivers after any reported incident or accident.

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