

Accident/Incident Investigation Talking Points With Police and Insurance Company

General:

These talking points are additional instruction beyond the steps we have already established for handling an accident/incident.

You must speak with the police at the scene if the police respond to the accident/incident request. You will receive a call from our insurance company and, quite possibly, the other driver's insurance company for your statement.

Police and Insurance Agents:

- Gather your thoughts

- Be calm and polite

- You want to give your side of the story – staying silent will allow the police to make their own determination without your input.

- Choose your words carefully and stick to the facts
 - Let the Police make their decision

- Don't admit fault
 - Even if you think you are to blame
 - There may be mitigating factors involved
 - Determining fault is rarely cut and dry
 - Most accidents/incidents are caused by both parties
 - 50/50 or 90/10 fault are frequently assigned

- Before discussing anything with our insurance agent (Sedgwick)
 - You must have approval to do so from our home office
 - If you are contacted by an insurance agent before receiving permission to speak with the insurance agent, politely decline and let the insurance agent know you need to speak with our home office first.

- Answer the agent's questions honestly
 - Stick to the facts

- Be careful about volunteering unsolicited details
 - Don't strain to provide details that may not be there
 - Attempting to give precise details can lead to a false recount of the events.
 - Insurance agents may try to lead you to an answer

- Politely decline to give a recorded statement to the other driver's insurance company. You are under no obligation to have a statement recorded. Explain to the agent they may contact our insurance company for a copy of your written statement.