

SMART DRIVER[®]

September 2023



PRESERVING THE CRASH SCENE

There is a misguided belief that delaying or failing to report claims to your employer and your insurance company will work in your favor. On the contrary, it can have the opposite effect and cost a motor carrier more in the long run. Regardless of perceived fault, other parties involved in an incident have a legal right to assert a claim. For this reason, delaying or failing to notify your employer of an incident can hinder Old Republic Canada's ability to proactively manage a claim and settle it in a fair and timely manner.

It is important to understand that an insurance policy is a contract that obligates the insured to report claims to the insurer promptly. In exchange for the premium, the insurer is then obligated to investigate all claims and indemnify those covered under the policy. What constitutes a timely manner? Claims should be reported immediately. The reason for this timeframe is that the sooner the claims department is aware of an incident, the sooner it can respond. Any delay inhibits the adjuster's ability to conduct an investigation and obtain evidence to defend your interests in a claim.

Preserving the crash scene and documenting the facts surrounding the incident can play an important role in minimizing the severity of a loss and proving where the fault lies. Because crash scenes can be chaotic, Old Republic Canada provides its insureds with free crash reporting kits to help drivers manage the scene and document what happened. Be sure to report all crashes immediately, from the scene of the crash if at all practical.

Here is a brief overview of the steps covered in the crash reporting kit:

SECURE THE SCENE

- STOP. Turn on your emergency flashers, and shut down your vehicle. DO NOT move your vehicle until the police instruct you to do so.
- Set out warning devices and protect the scene. Assist the injured, but do not move anyone - wait for medical assistance.
- In the event of an environmental spill, only when safe to do so, contain the spill from further environmental damages.

NOTIFY THE AUTHORITIES

- Call the police and request medical assistance, if needed.
- Call your company and Old Republic Canada to report the accident (see details in paragraph below regarding what information may be collected).
- Cooperate with the police by providing information as required by law (with no admission of fault or apology).

DOCUMENT THE SCENE

- Give your name, employer name and address, vehicle license number, operator's license, and insurance information to the police and other party involved.
- Secure this information from the other party.
- Take pictures of the crash scene using landmarks for reference. Do not take pictures of injured people at the scene.
- Preserve dash camera footage if available.
- Only make statements to the authorities, your company, or your insurance company; not bystanders, the media, or other drivers involved in the crash. Do not admit fault or sign anything.
- Collect contact information of witnesses.

This material is intended to be a broad overview of the subject matter and is provided for informational purposes only. Old Republic Insurance Company of Canada does not provide legal advice to its customers, nor does it advise insureds on employment-related issues. Therefore, the subject matter is not intended to serve as legal or employment advice for any issue(s) that may arise in the operations of its insureds. Legal advice should always be sought from the insured's legal counsel. Old Republic Insurance Company of Canada shall have neither liability nor responsibility to any person or entity with respect to any loss, action, or inaction alleged to be caused directly or indirectly as a result of the information contained herein. Used with permission by Great West Casualty Company.

Knowledge Verification

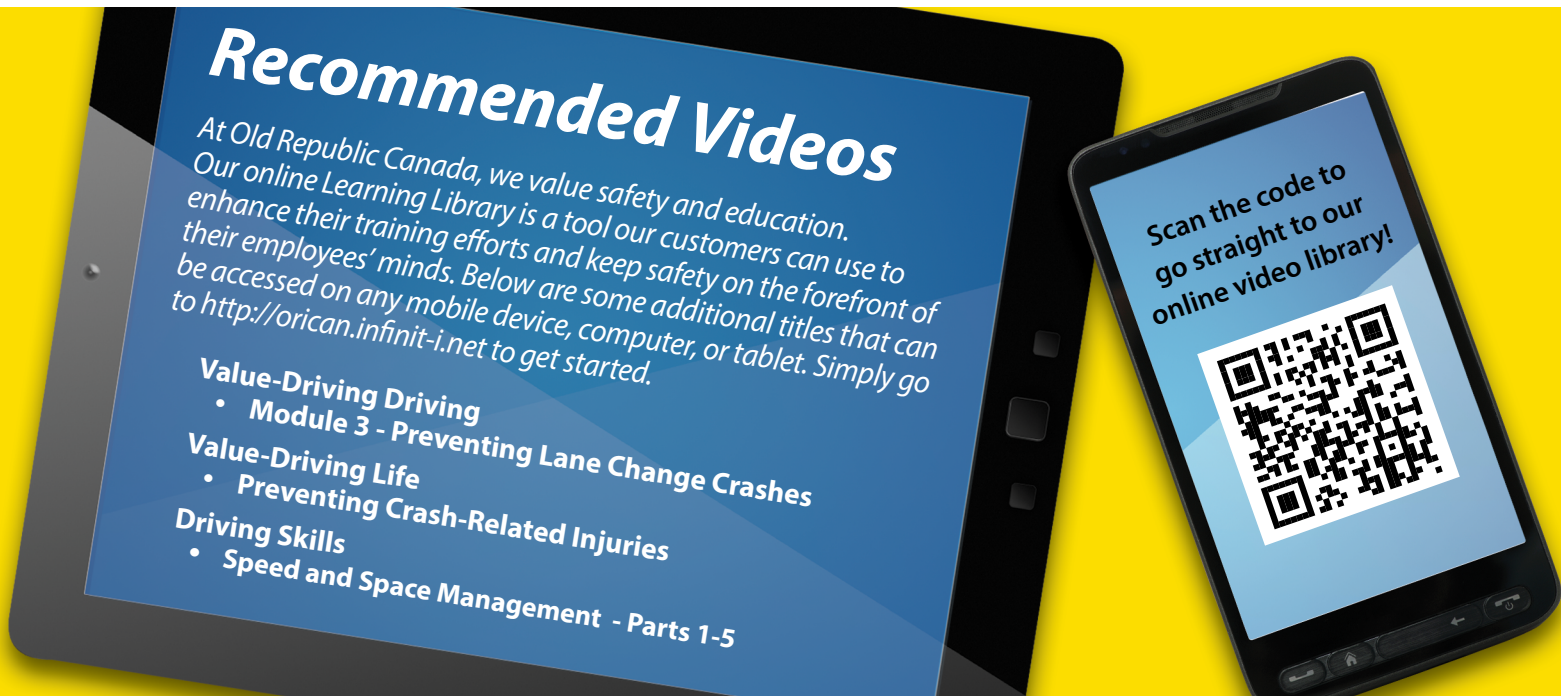
Driver's Name: _____ Driver's Signature: _____

Emp/Unit#: _____ Date: _____ Witness Name: _____

Please answer, and forward a completed copy to your Safety Department/Safety Representative.

- | | | |
|---|------|-------|
| 1. All collisions regardless of fault or severity MUST be reported to your insurance company? | True | False |
| 2. Preserving the crash scene and documenting the facts surrounding the incident can play an important role in minimizing the severity of a loss? | True | False |
| 3. I should preserve all evidence related to the collision such as dash camera footage and pictures. | True | False |
| 4. I should NOT cooperate with the police. | True | False |

Answers:
1. True
2. True
3. True
4. False



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