



**Berkley  
Environmental**  
| a Berkley Company

Thank you for allowing us the opportunity to serve as your insurance provider for your Commercial Automobile Insurance coverage. We take pride in providing exceptional service and unique insurance solutions to our customers. Quality and customer service are what distinguish us from other insurance carriers and we always strive to exceed our customers' expectations.

Attached is an Accident Worksheet to aid you while recording the critical details of a claim; details which will be useful to our claims examiners while handling any claims. In an effort to keep the specifics of any accident available for you and our claims teams, please complete this worksheet with as many details as you can. You can include the completed form when you report the claim to your agent, or to us directly at [autoclaims@berkeleyenvironmental.com](mailto:autoclaims@berkeleyenvironmental.com).

Often times, a seemingly minor accident can be easy to ignore or dismiss without reporting it to your agent or to us directly. Although this may appear to be a reasonable response initially, the results of this inaction can be anything but reasonable. Preserving the facts and details of every accident, whether minor or major, helps us to provide the best possible outcomes for you.

If there is anything else we can do for you, please feel free to contact us. We appreciate your feedback as it helps us continue to develop creative solutions to customer problems. Thank you again for choosing us, and I look forward to having you as one of our valued customers for many years to come.

Best regards,

Chris DeLauder  
Executive Vice President  
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## Accident Worksheet Overview

### The Importance of gathering critical information at the time of an accident

Vehicle accidents can be emotionally traumatic for drivers and can disrupt the daily operations of a business. While no one wants an accident to happen, the best practice is to be prepared if/when one does occur.

If you have not already done so, we recommend you create a procedure that outlines your company's standard protocol for handling these situations. This will enable your employees to follow your guidance when an accident occurs.

Because accidents happen infrequently, it can be easy to overlook a needed step in your company's process. The best practice is to initially remind all your drivers of the procedures to follow should an accident occur, and follow-up annually.

To assist you with this endeavor we have developed an Accident Worksheet to help your drivers capture the critical information needed to assist with the preservation of evidence regarding the accident and the subsequent investigation. As a best practice, please place an Accident Worksheet packet in each of your vehicles.

During your initial and refresher training, make sure to review the following topics, your company specific procedures as well as the Accident Worksheet located in each vehicle:

#### **Best Practices:**

- Limit interaction with others and do not admit fault
- When speaking—stick to the facts

#### **While on Scene:**

- Stay calm
- Get to a safe place
- Check to see if anyone was injured and administer first aid if you feel qualified
- Contact the police—no matter how minor the accident. This protects the driver and the employer
- Gather as much information as possible
- Contact information of driver(s), all vehicle occupants, and witnesses; phone numbers, mail and email address all are helpful.
- Take a lot of pictures and/or video—including all vehicles involved and license plate numbers
- When the police arrive, cooperate and tell them what you know
- Pay attention to the surroundings—are there any businesses that may have video of the accident? Make note of them.

#### **After an accident:**

When one of your drivers calls you to report an accident, remember that they may be emotional. They need your support to help them stay focused on following proper procedures and collecting important information about the incident.

As soon as possible after the accident, spend time with your driver to review the accident in detail. Specifically ask if anyone was injured or transported by ambulance from the scene, if any of the vehicles were towed away, and the extent of any damage to each vehicle. This will help confirm the details of the accident as outlined by the driver and this will help build additional understandings about the event.

The best practice is to report all accidents to us. Even if you don't have all the information, you should start the claims process immediately.