Vehicle Accident Reporting and Repair Procedures

Purpose
This procedure sets forth the actions which are to be taken with respect to vehicle accidents and losses in cases where the vehicle insurance coverage is provided by VPSI.

Accident Reporting
Any person driving a vehicle insured by VPSI is responsible for following the accident reporting instructions included with the vehicle. All VPSI accident reports are processed through the Company’s accident management supplier, Fleet Response. All auto accidents are to be reported by the driver by calling toll-free (866) 278-6335, day or night, 365 days a year. There are no forms to fill out. A service representative will take the accident information from the driver and guide him/her through the entire process of getting the vehicle repaired and back on the road.

What Should Be Done In The Event Of A Serious Accident?
In the event of a serious accident involving significant bodily injury, immediately contact the following Home Office Risk Management staff 24/7: Mark Kreindler 24/7 at (248) 225-0811, Steve Pederson (248) 872-6073 or any Officer of the Company. Examples of serious accidents include any of the following factors: death, dismemberment, paralysis, head injury, loss of sight or limbs, etc., or if an accident involves a person being airlifted from the accident scene, or it involves a pedestrian, bicyclist, motorcyclist or minor. The claim will still need to be called into Fleet Response. Do not make any statements to the media or anyone else except to cooperate with law enforcement authorities.

Alternate Transportation/Substitute Vehicles/Towing
If the vehicle cannot be safely driven, the representative will transfer the driver to the local VPSI office for assistance with alternate transportation needs. VPSI local office personnel are responsible for providing substitute vanpool vehicles or other alternative commuter transportation options to the customer. The accident management company will arrange towing of the damaged vehicle to the designated body shop.

Vehicle Repair
The accident management company will be responsible for designating a network body shop conveniently located near the customer or the local VPSI office. It is the responsibility of VPSI local office personnel to assure that the vehicle is delivered to the network body shop for an estimate and repair. Likewise, it is the responsibility of local personnel to pick up the vehicle from the network body shop when repairs are completed. All communications on repairs will be between the accident management company and the local field office personnel, not the driver.
To nominate a local body shop, please email Ben Lasker at Fleet Response, (216) 532-8591, ext.246, blakser@fleetresponse.com.

Vehicle Repair Criteria

VPSI generally will repair vehicles where damage is larger than a credit card, exceeds $1,000 or is a safety concern. VPSI generally won’t repair minor dings, small dents or other cosmetic damage.

Stolen or Vandalized Vehicles

VPSI local office personnel must immediately report a stolen or vandalized vehicle to the appropriate law enforcement agency and to the accident management company. Typically, the appropriate agency is the one in the jurisdiction where the theft occurred.

Glass Damage and Roadside Assistance

Windshield repair or replacement and side glass replacement shall be coordinated by local office personnel according to established glass repair procedures. The accident management company will only be utilized for glass replacement when such replacement is a part of a vehicle crash.

The accident management company does not handle roadside assistance claims. These claims should be handled in accordance with instructions contained in the Volunteer Driver Guide.

Subrogation (Collecting for VPSI Damages)

All subrogation is handled by the Company’s accident management company. VPSI Insurance department personnel will administer any customer deductible charges for collision or comprehensive damages.

Accident Information Systems

The VPSI office manager, or their designee, will receive a copy of the claim report via email from the accident management company. VPSI personnel will be able to access accident information in real time. Accident report information, pictures of vehicle damage, police reports, etc., are all available on-line. A link to the system is available in Fleetwave under the VPSI Intranet Menu/Applications/Accident Management. To obtain access to the accident management system, simply send an email with your name and email address to: dsantora@fleetresponse.com. You will receive a login and password from the accident management company in one or two business days.

Accident/ Incident Instruction Forms (Attachment A)

An Accident/ Incident Instruction form must be placed in all vehicles insured by VPSI in the blue “Important Vanpool Documents” pouch. Additional forms may be ordered by sending an email to the VPSI Insurance Manager.
Questions regarding this procedure may be directed to the undersigned or the VPSI Insurance Manager.

S.C. Pederson
Vice President – Fleet & Risk Management

**Attachments:**

A. Accident/Incident Instructions
**Accident/Incident Instructions**

*(Keep in your vehicle)*

Unit #____________
VIN #______________________________
Year, Make, Model #_________________________________

**REPORT ALL VEHICLE ACCIDENTS AND INCIDENTS IMMEDIATELY**

**CALL FLEET RESPONSE TOLL-FREE AT (866) 278-6335**

If you have been involved in an accident or incident, please follow these simple but important steps:

1) **CALL police and provide assistance** to injured passengers and others.
2) **Cooperate with the police** and be sure to obtain the police report number.
3) **DO NOT admit fault** for the accident.
4) **Exchange information** with other drivers involved in the accident such as name, address, telephone number, vehicle and license plate number, and insurance company name and policy number.
5) **Take notes** about the accident on the attached accident report, and if you have a cell phone or other camera, take photographs of the accident scene and vehicle damage of all involved vehicles.

6) **Report the claim to Fleet Response by calling toll-free (866) 278-6335.** Fleet Response is VPSI’s accident management company. They will take all of the accident information from you over the phone and assist you with getting your vehicle repaired. Note: Do not call in any claims direct to Zurich American Insurance Company.

**EXCEPTIONS**

For **Roadside Assistance**, refer to the Volunteer Driver Guide or contact your local field office directly (no need to call Fleet Response) by calling 1-800-VAN-RIDE (800-826-7433)

For **Glass Damage only**, contact your local field office directly (no need to call Fleet Response) by calling 1-800-VAN-RIDE (800-826-7433)