1002: Vehicle Claims

1000: Insurance & Claims · https://milo.masseyservices.com/docs/1002-vehicle-claims/

Section: Insurance & Claims
Subject: Vehicles Claims
Approved by: Tony Massey
Effective Date: December 1, 2014
Last Reviewed Date: June 1, 2025
Policy Owner: Vice President, Director of Quality Assurance

Policy

PURPOSE

To establish a standard policy and procedure for reporting accidents and incidents, which involve Massey Services, Inc. vehicles (owned, leased, or rented).

A completed *Automobile Loss Notice* is a permanent company record which is used to:

- Report the accident to corporate**.**
- Notify the insurance carrier or the at-fault party through the Fleet Department Administrative Assistant.
- Evaluate our Motor Vehicle Safety Program.
- Initiate action to repair the vehicle.

DEFINITIONS

- Accident – An event or occurrence, resulting in any bodily injury or property damage to any of the parties involved.
- Incident – An event or occurrence, resulting in no evidence of bodily injury or property damage to any of the parties involved. **(Must be reported but will not be counted on team member's driving record).**

- Vehicle Violation – A circumstance observed and reported by another driver as to a Massey driver operating a vehicle in an unsafe, discourteous, or hazardous manner.

POLICY

- All vehicle accidents and incidents will be reported immediately to the Fleet Department and Fleet Safety Manager followed up with a completed *Automobile Loss Notice* (ACORD Form) forwarded to the Fleet Department no later than the next working day following the accident/incident. **Please email all correspondence to Fleet@masseyservices.com.**
- If any persons are injured, the general manager will immediately notify the regional manager and the Fleet Department, who, in turn, will notify the insurance carrier.
- Failure to report any accident or incident at the time of accident or incident, may result in immediate suspension without pay, or termination.
- At fault vehicle accidents may be subject to an in-depth investigation, including requests for electronic records.
- All vehicle violations will be reported to the general manager of the service center. It is imperative that any vehicle violation be investigated immediately and thoroughly to determine the facts surrounding the incident.

Driver's Responsibility (Procedure)

- The driver of the vehicle at the time of the accident or incident (or their supervisor, if the driver is seriously injured) is responsible for doing the following:
  - Contact the proper authorities. If the authorities will not respond (private property, no injuries, etc.) the general manager must notify their regional manager and the Fleet Department immediately.
  - Notify his/her supervisor by telephone at the time of the accident or incident.
  - Do not admit liability to parties involved, police, etc.
  - Complete an *Automobile Loss Notice* (ACORD Form) contained in the packet in each vehicle at the time of the accident or incident.
  - Immediately (within 24 hours) go for drug testing at company designated facility
- NOTE:

- Vehicle accidents or incidents will be reported on the same form (*Automobile Loss Notice*). If an incident, the word "**INCIDENT**" should be written in bold letters at the top of the form.

- The *Automobile Loss Notice* (ACORD Form) is a standard form and contains necessary instructions for completion. Read any instructions on the form before making any entries.
- Make sure the *Automobile Loss Notice* (ACORD Form) is completed in its entirety and signed by the driver before giving it to the supervisor, make all entries legibly in ink.
- If a question is not applicable, write N/A in the block, which is provided for the answer. If the block for an answer is too small, write in "See Attached" and answer the question on a separate piece of paper and attach to the form.

General Manager's Responsibility (Procedure)

- It is imperative that you notify the Fleet Department. The Fleet Department will notify our insurance company. The following information is necessary and must be provided for all accidents and/or incidents:
  - Take pictures of all vehicles involved including the tags of the other vehicles. Pictures should be of all four sides of each vehicle(s), insurance cards and registrations.
  - Date of accident/time of accident
  - Driver's name/vehicle number
  - Service center identification
  - Name of person(s) injured/type of injuries.
  - Injured treated/who/what/type of treatment – on site treatment, hospitalized, emergency room, no treatment necessary, etc.
  - Which driver/vehicle was cited by police.
  - Damage to Massey vehicle (vehicle number) - Vehicle out of service, in service, etc.
  - Approximate cost of damages
    - Massey -Vehicle #1 $_____
    - Others - Vehicle #2 $_____ (Others – 3, 4, etc.)
    - Personal Property Damage $_____

- A brief description of the accident/incident and nature of damages (i.e., head on collision - extensive damage; backed into pole - dented truck and bent pole; etc.).
- Obtain (2) estimates of vehicle damage within 72 hours and send it to the Risk Administrator. All vehicle damages must be repaired as soon as possible, and the vehicle returned to service.
- Obtain a copy of the police report and forward to the corporate Risk Administrator. Petty cash can be used for this cost.
  Statements from witnesses (witness card is in the insurance package with *Automobile Loss Notice* (ACORD Form).
- Obtain the name of their insurance carrier and policy number.
- *Supervisor's Accident Investigation Report*.

- **IT IS IMPERATIVE THAT THE ACCIDENT/INCIDENT BE REPORTED AS SOON AS POSSIBLE. THE NATURE OR SEVERITY OF THE OCCURRENCE MAY NECESSITATE AN INSURANCE INVESTIGATOR'S PRESENCE IMMEDIATELY AT THE SCENE OF THE ACCIDENT.**
  - It is important that all costs of vehicle repairs, cost of lost lease time, cost of police report, cost of vehicle decals, cost of towing, cost of repair of damaged equipment, cost of medical expenses, and any other costs the company incurs related to the accident be furnished to the Fleet Department so we can obtain proper reimbursement from other party or their insurance carrier.
  - If a team member is involved in an "At Fault" accident, have the team member sign the *Payroll Deduction Authorization* form ($500.00). Due to costs associated with accidents, the deduction on an at fault accident is due and payable regardless of damages to either vehicle.
  - The general manager is responsible to send the *Payroll Authorization Deduction* form to the Fleet Department who will document the file and forward it to the Payroll Department.
  - In the event a team member terminates, any remaining balance due will be deducted from the team member's final check.

- Disposition
  - **All forms must be distributed within one working day following the accident.**
  - *Automobile Loss Notice*, *Supervisor's Accident Investigation Report*, *First Report of Injury* (by State) and the *Treatment Refusal, Payroll Deduction Authorization* (at fault accident only),

police report if available, drug screen, two (2) estimates for vehicle repair and all pictures of all vehicles and the scene.

- Original to the Fleet Department (accidents and incidents). You may scan and email a copy followed by the mailed original.
- Copy to general manager service center file (accidents & incidents).

Vehicle Violations

- The general manager is responsible to see that any investigation is completed, and the facts established within a week's time. In the event that the complaint (vehicle violation) is determined to be valid, the general manager will be responsible to ensure that the driver is properly disciplined and that the disciplinary action is reported in writing to the Human Resources department, V.P. of Fleet and Fleet Safety Manager. Such disciplinary action may include, but not be limited to, written instructions, suspension without pay, instruction to attend a defensive driving course (at team members expense), depending on the seriousness of the violation.
- Anyone having two (2) valid vehicle violations reported against them in a 12-month period will be reviewed by Fleet and Operations to determine the necessary corrective action. The responsible regional/divisional manager or equivalent manager will submit a written action plan to Risk, Fleet, and operations prior to the time of the review.
- Corrective action may consist of, but not be limited to, the following:
  - Written reprimand
  - Suspension without pay
  - Defensive driving class (at team member's expense)
  - Termination

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