

Accident Reporting / Repairs / Subrogation / Insurance

Policy Number: VF008	Effective Date: 09.01.17	Review/Revision Date: 01.01.2020	Business Unit Responsible: Vehicle Fleet Services	Page 1 of 5
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- **1.0 PURPOSE:** Agiliti recognizes its responsibilities to its employees and the general public at large in connection with the use of Vehicles. This policy clarifies:
 - Glass repair
 - In the Event of an Accident
 - Reporting the Accident and Injuries
 - Vehicle Repair and Alternative Transportation
 - Personal Property
 - Accidents While on Personal Time
 - Third-Party Vehicle or Property Damage Repair
 - Subrogation
 - Insurance Card
- **2.0 SCOPE:** All Agiliti employees who operate a Vehicle are subject to this policy.

3.0 TERMS & DEFINITIONS:

<u>Accident Services</u>: Refers to a program provided by the leasing company. It generally includes services for reporting accidents, towing, subrogation, where to get the Vehicle repaired, and temporarily rentals while the Vehicle is being repaired. Accident Services can be reached at the number provided with the leasing company program materials.

<u>BMR</u>: Business Mileage Reimbursement using a personal vehicle for business travel (commuting miles are personal and not reimbursed). Refer to Policy No. VF005 - *Business Mileage Reimbursement* for BMR, insurance coverage and accidents.

<u>District</u>: Refers to all business units of Agiliti and may mean the nearest District office of the Driver.

<u>Driver</u>: Refers to any employee who drives a Vehicle. All Drivers must have a current, valid and unrestricted (excludes corrective lens) driver's license and must have a Motor Vehicle Record on file with Agiliti (see Policy No. VF001 – *Motor Vehicle Record/Violations*).

<u>Vehicle</u>: Any company-insured motor vehicle of Agiliti, whether leased or owned. Also, includes any substitute vehicles provided by the leasing company while the company-insured vehicle is in for maintenance or accident repairs.

4.0 POLICY: Drivers having access to Vehicles are expected to adhere to the Agiliti Vehicle Fleet Policies and to report accidents in a timely manner (within 24 hours).



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Glass Repair

Glass repair (rock chips) should be handled through the leasing company's maintenance management program, instead of opening a claim with Accident Services. However, theft and vandalism, while considered comprehensive claims, must be reported to Accident Services with a police report submitted.

In the Event of an Accident

- Stop immediately, but do not obstruct traffic
 - It will assist in the investigation if all vehicles remain in the location where they came to rest (the Driver should use their judgment when moving the Vehicle)
- Drivers should be sure they are safe and uninjured before getting out of the vehicle
 - If it is safe to leave the vehicle, move away from the vehicles until the police arrive to secure the scene
 - If it is not safe to leave the vehicle before the police arrive, the Driver should remain in the vehicle wearing the seatbelt
- Check to see if anyone is injured—but do not attempt to move them—call 911

Once the scene of the accident is safe/secure:

- Take photos of:
 - The scene of the accident BEFORE moving the vehicles
 - Third-party damage, vehicle and property damage (even if no damage), and the license plate
- Send digital photos to Agiliti Vehicle Fleet Services—with vehicle unit number
- Notify the Police Department immediately—obtain the officer's name and badge number (Agiliti understands that not all accidents will be responded to by the Police)--obtain a copy of the accident report when available
- Always give a true description of the accident to the Police—DO NOT express opinion as to fault of liability
- Identify all witnesses—obtain names and addresses
- When an accident involves another vehicle (UNDER ALL CIRCUMSTANCES), obtain names, phone numbers, email addresses, address of other drivers, injured persons, year/make/model/license numbers of all vehicles involved
- Obtain INSURANCE INFORMATION from the other parties



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- Drivers should NOT leave the scene of the accident until told by the Police that they may do so
- If a tow is required at the scene of an accident because the Vehicle is not drivable, call Accident Services to arrange for a tow

EMPLOYEES ARE NOT AUTHORIZED TO AND SHALL NOT EXPRESS OPINION AS TO FAULT OR LIABLITY, AGREE TO ANY SETTLEMENT ON BEHALF OF AGILITI OR THE LEASING COMPANY, OR SIGN ANY STATEMENTS OTHER THAN THE DOCUMENTS REQUIRED BY POLICE AUTHORITIES.

Reporting the Accident

Drivers should notify their manager immediately of all accidents and injuries—even if immediate medical care is not required.

Every accident in which a Vehicle is involved, even if there is no visible damage, must be reported <u>within 24-hours</u> to Accident Services with the following information—DO NOT call the Agiliti insurance agent:

- Have the Fleet (9960) and Unit Numbers available when calling
- All information gathered at the scene of the accident
- Third-party driver's contact information (if available)
- Indicate whether the vehicle is impounded or is incurring storage charges
- Accident Services will prepare the loss notice for the insurance carrier for processing any third-party claims

It is the Driver's responsibility to notify any state and/or local government agencies of the accident and file the appropriate written report(s) as required by state law.

Accident Services will provide the loss notice to Agiliti's insurance agent. Drivers <u>do not</u> need to report the accidents directly to Agiliti's insurer or third-party claims administrator.

<u>Injuries</u>

If the Driver is injured due to an auto accident while on business (commuting miles are personal miles), the Driver should report their injuries immediately to HR. These injuries should be reported even if immediate medical care is not required.



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Vehicle Repair

When reporting the accident to Accident Services, they will assign a claim number and will work with Agiliti in coordinating all facets of the Vehicle including estimates, repair authorization, recovery and alternate transportation.

The Driver should not authorize any repair work—the repairs will be reviewed by Agiliti Vehicle Fleet Services and District managers.

Agiliti does not carry collision insurance—repair costs are billed to Agiliti and charged back to the District, up to \$25,000 per occurrence.

Alternative Transportation

The Driver should check with management to see if there are any available Vehicles at the District. If the Driver has a personal vehicle to use temporarily for business purposes, the Driver should expense through BMR. If no alternative transportation is available, coordinate a rental through Accident Services—this rental will be paid by the leasing company and charged back to the District.

Do not use the fuel card issued for the Vehicle when in a rental. Use a company or personal credit card (a receipt must be provided for reimbursement).

Personal Property

Agiliti's automobile insurance only provides coverage for Vehicles with a large deductible. Personal property belonging to the Driver is <u>not</u> insured by Agiliti and is the individual's responsibility as the owner of such property.

Accidents While on Personal Time

Only the personal use authorized under Policy No. VF004 - Personal Use Charge is covered under Agiliti insurance. Any unauthorized use by any employee will not be covered by Agiliti insurance and the employee will have to personally pay for any damage to the Vehicle and third-party liability. Unauthorized use will result in disciplinary action, up to and including termination of employment.



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Third-Party Vehicle or Property Damage Repair

Drivers <u>do not</u> need to report the accidents directly to Agiliti's insurer or third-party claims administrator—Accident Services will handle this report on the Driver's behalf. Agiliti's third-party claims administrator will investigate the accident on behalf of Agiliti. Drivers are required to cooperate with this investigation. Failure to cooperate may result in disciplinary action that may include temporary or permanent suspension of driving privileges or other discipline, up to and including termination of employment. If the Driver receives a lawsuit or demand related to an accident, Drivers should send it to the claims adjuster assigned to the accident or Agiliti Vehicle Fleet Services.

Subrogation

Accident Services will pursue subrogation claims from the responsible third party only for damage to the company vehicle. Any personal injuries during personal travel will have to be pursued separately by the Driver.

If any representative of the third-party contacts the Driver for a statement or settlement for physical damage to the Vehicle, refer the third-party representative to Accident Services. The third-party will need the Accident Services Claim Number assigned to the accident.

After Accident Services processes a subrogation claim, any proceeds received from the third-party will be credited back to Agiliti, <u>less</u> the negotiated subrogation fee. Subrogation recovery typically takes approximately three months after the vehicle has been repaired.

Insurance Card

Agiliti insurance policy runs from June 1 to May 31. New insurance cards are distributed as quickly as possible after the renewal and are most cards are available by calling the leasing company.