

What To Do When There's An Accident

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Driving your work vehicle can be tough. An accident can make things much worse if you're not prepared.

There are a lot of vehicles on the road every single day, and if you're driving a vehicle owned by your company, you have two audiences to keep in mind. You want to make sure you and any of your passengers are safe. And you also want to make sure the vehicle and your cargo are safe; after all, getting them from one place to another is the whole reason you're driving.

On our website — right on the front page — you'll see the Report A Claim tool, where we recommend you start (when you get to that point in the process).



You may need to take a few extra steps depending on the nature of the incident; we have that detailed for you too.

1. Be safe and call emergency services

The first thing to do in any emergency is to contact the authorities: call 911 or the police. Make sure you're safe, as well as your passengers and anyone else involved in the situation (people in another vehicle, bystanders who were hurt, etc.). Get away from the vehicle if you can and keep others away from it too.

2. Report the claim

Once everyone is safe, contact your local independent insurance agent and let him or her know about the incident so it can be submitted as a claim. At this point, you can also use the Report A Claim tool yourself. You should contact your employer too; in some cases that may be the second call (after a call to 911) you make, if there's a procedure in place at your workplace for vehicle accidents.

3. Provide helpful information

When you or your agent contacts us, we'll need to know the facts of the situation:

1. The date of the loss
2. A description of the loss
3. Key information about the policy, which is found on policy documents (if you don't have those readily available, your insurance agent will)

If you contact Hastings Mutual directly, we'll help walk you through the claim process step by step. We'll also let your agent know what happened if you haven't talked to him or her yet.

An accident can be a frightening, confusing situation — it shakes you out of the day's routine and asks you to focus on things you may never have thought about before (especially if you're driving a company vehicle). Just stay calm, make sure you're safe, and keep in contact with the people who need to know about the incident, at your workplace and here at Hastings Mutual.

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