## **Vehicle Wreck & Reporting Procedures**

In the event of an accident, vandalism, or theft it is important to report the incident to law enforcement officials, and Corvel immediately. It is the full responsibility of the operator and/or passengers to adhere to the following procedures within 24 hours of the incident.

- 1) First, make sure you are all right and determine if there are injuries to anyone else involved. Call 911 for emergency assistance if needed.
- **2) Call the police** to file an accident report. Do not leave the scene unless your physical safety is at risk. If this becomes necessary, inform the police why you left the scene and where you have gone.
- **3) All accidents** involving damage to private vehicles or property **MUST** be reported to Corvel at 866-245-8588 within 24 hours, regardless of who is at fault.
- **4) Limit discussion** of the accident as much as possible. Talk only with the police concerning details of the incident itself. Show the reporting officer the Proof of Insurance Information: T.C.A. §55-12-139(b)(2)(C) that specifically exempts all State vehicles being used with proper permission and in an authorized manner from the requirement to carry proof of insurance.
- 5) Get the facts and essential details at the scene, including:
  - Name, phone number, license plate number, Insurance Information of others involved.
  - Name and phone number of any witnesses.
- **6) Take pictures** of any damage to all vehicles involved, and of the license plates of the vehicles.
- **7) When exchanging insurance information**, show any other drivers/property owners your Tennessee Code Annotated Proof of Insurance card. The number for the **TN Board of Claims (615-741-2734)** is at the bottom of this card. That is the

number private vehicle owners should call to report a claim. Claims can also be started online by visiting, **TORT Liability (tn.gov)** under file a claim.

- **8)** If the local authorities have the vehicle towed, please collect, and advise VAM of the name of the wrecker service so that the unit can be located and recovered for repair or other disposition as appropriate.
- 9) Obtain a copy of the accident police report.
- 10) Within 24 hours submit a VAM Wreck Report in Edison.