

CAR WASH

CLAIMS KIT INSTRUCTIONS

This Kit contains.....

- Supervisor's Guide to Accident Investigation
- Accident Report Forms

How to use this Kit.....

- Keep this kit in a convenient location and be prepared to gather facts and photographic evidence at the accident scene.
- Start gathering evidence as soon as possible after an accident occurs, as this information is critical to the handling of a loss. When an accident occurs, make sure that you.
 - Get immediate medical attention for the victim
 - Preserve accident scene and equipment involved
 - Photo scene and equipment involved
 - Photo scene and equipment
 - Call OSHA (if required)
 - Identify all eyewitnesses (obtain names, addresses and phone numbers)
- The Site Supervisor or Foreman should complete the following forms when applicable:
 - Bodily Injury Report
 - Property Damage Report
 - Required State Workers' Compensation Claim Report
- The injured person should be asked to complete the Accident Report as soon as practicable.
- Take photographs of the accident location and/or damaged property. Make sure that you take a full roll of pictures and take photos as follows:
 - From several different angles
 - Before any equipment is moved
 - Surrounding conditions
 - Any unusual conditions

Why Accidents Happen

A general understanding of how accidents happen can help you find reasons for why a particular accident occurred in your department. Some basic ideas are:

- Accidents don't just happen by chance or by luck. They are caused.
- Usually more than one reason is behind an accident.
- Chance plays the role of bringing these events together at a precise time and place so that they form a chain leading to an accident. However, conditions surrounding these events already exist.
- The conditions surrounding each event can be identified, and cautions can be taken to eliminate them. That way the events cannot occur and form a chain.

Knowing About Accidents

First, you need to know that an accident has happened before you can do anything. You will not have difficulty finding out about the accidents, which involved injuries or property damage.

You may not always be told, however, about the accidents, which almost result in injuries or damages (near-miss accidents). People often do not report such cases to their supervisors for a variety of reasons. You need to use your skills to convince and motivate your staff and make them comfortable enough that they will tell you about these near-miss accidents.

Reporting Basic Information

An accident reporting form is usually used for gathering and reporting information on accidents. Such forms have spaces provided for you to record basic information such as what happened, where, when, who was involved, description of equipment, tools, materials, environmental conditions which were involved, corrective actions taken immediately after the accidents, and so on.

The most important information you provide is the **description of what happened**. Before writing down your description, you would usually talk to the persons involved in the accident and any witnesses. Listen to their stories, study the scene of the accident, think about all of the information you have gathered and then present a summary of that information as a description of what happened. Some ideas on how to gather information from people by interviewing them are attached.

The timing of gathering information is very important. It should be done almost immediately after taking care of the injured person, and correcting imminent hazards resulting from the accident. Even a short delay of a few hours could result in people forgetting some details of what they saw, or getting biased in their views after listening to others. Also, physical conditions (which may provide clues) could get disturbed.

When to Interview

As soon after the accident as possible. The injured persons must receive treatment first, before they are interviewed.

People are generally more willing to talk immediately after the accident than later on. A delay, even of a few hours, can result in the people forgetting some of the details it may give people time to talk to each other, and many may change their stories after listening to others. The longer the delay, people interject more conjectures, opinions, and guesses in their account of what happened, and they become less certain about their story.

Where to Interview

Interviewing people at or near the site of accident can help them remember better, and they can explain things, which could not be explained otherwise. If interviews cannot be held at the site, photographs or sketches of the area can be used during the interview. Wherever the interview location is, it should provide privacy. One person should be interviewed at a time.

Interviewing Steps

In general, interviewing of each person should include the following steps:

1. Put Person at Ease

Usually people interviewed would have fears or concerns which make them reluctant to provide true and complete facts about accidents. They may be embarrassed, afraid of disciplinary actions, unwilling to place blame on others and so on. Putting them at ease and developing rapport are necessary for gathering useful information from them. You can do the following to put an employee at ease at the beginning of the interview:

- a. Be courteous and friendly, not intimidating.
- b. Explain the purpose of the interview – that is to find facts, not fault.
- c. Explain that you will take some notes, and ask if they object. Don't take notes during the interview if they mind, or stop taking notes if they seem to be getting distracted by it. Keep note taking to the minimum. You can jot down your notes after the interview.

2. Ask the Person to Describe the Accident

Ask the person to relate his or her own version of the accident, in detail, in his/her own way. Do not interrupt with questions, comments, suggestions, or any other interruptions unless it is absolutely necessary. Be patient and keep silent while the person is collecting thoughts. Periods of silence can encourage one to provide more details. Be a good listener.

3. Ask Questions to Clarify

After the person completes the description of the accident, ask questions to clarify unclear or inconsistent points, and to fill in the missing details. The person may have left out some details, not considering them to be important or relevant. The following are a few tips on asking questions:

- a. Ask one question at a time.
- b. Make the questions as simple as possible.
- c. Don't ask leading questions (i.e. one that contains the answer), or questions that can be answered by a simple yes or no.
- d. Avoid asking, "WHY did you do it?" because it may make the person defensive. Instead ask for facts, such as what he was doing, how he was doing it, etc.
(For example, instead of asking, "Weren't you careless when you carried the large box instead of using a cart?" ask, "How often do you carry large boxes by hand, and how often do you use a cart?")
- e. Don't argue.
- f. Ask straightforward and frank questions – not shrewd and tricky ones.

4. Repeat What You Understood

To make certain that you understand what the person said, repeat the story. Go over each major point with the person. This will provide the person a chance to correct anything you may have misunderstood.

5. Ask for Ideas to Prevent Recurrence

Ask the person what his or her ideas, thoughts or opinions are for corrective actions needed. Often, he or she can provide valuable input to you. Also, asking a person for input makes him or her feel important, and shows that you are sincere about prevention.

6. Thank the Person

Express your sincere thanks to the person, and ask him or her to contact you later, if he or she remembers anything else about the accident.

Thinking of Causes

After you have developed an accurate and complete description of what happened, the next step is to determine why it happened. This requires imagination. Starting with the accident, you ask WHY it happened, think of one or more reasons and for each reason, again ask why those reasons existed. In this way, keep probing. Try to create a chain of events whose end is the accident. You may come up with different chain of events attached to the main chain, producing a tree. The examples below will clarify the process.

Example of Determining Causes

Accident:

Stan, an employee, was attempting to clean the ceiling and check the mitter. While climbing the ladder the rung gave way causing him to fell and break his leg.

Causes:

Why was Stan doing this task? Stan was asked to clean the walls and ceiling of the tunnel. Stan took it upon himself to inspect the mitter, which was not working properly.

Why was faulty equipment readily available? Although management was aware that this ladder was in disrepair no caution was taken to be sure that all personnel was also aware of it. i.e. attach a sign noting equipment failure or lock up equipment until it could be properly disposed of.

Why wasn't the supervisor aware of what the employee was doing? The supervisor thought that the maintenance department had already repaired the mitter and never considered that the employee would take it upon himself to make the repair.

Why would Stan think it would be okay to work on machinery without permission? Stan had seen other employees perform the same duties as he does work on this equipment, however, he was unaware that the supervisor had trained them in the proper procedure to work on the mitters and other car wash equipment.

Interviewing People for Accident Investigation

Interviewing people after an accident to obtain information for determining causes is a very difficult task, and requires skills. The following guidelines could help in this task.

Whom to interview

1. The people involved in the accident.
2. The people who may have witnessed the accident.

Supervisor's Role in Accident Investigation

Your role as a supervisor in the accident investigation process is very important. It includes the following:

1. Making sure that injured persons receive proper and prompt medical treatment.
2. Making sure that hazards created because of the accident are controlled or the area isolated, so that no one else gets injured.
3. Gathering and reporting accurate and timely information on accidents.
4. Thinking of possible causes of why it happened and suggesting to management corrective actions to prevent similar types of accidents from happening again.
5. Taking appropriate corrective actions in your area of responsibility.
6. Discussing with your staff what happened to keep them informed and to instruct them on what they should do or not do to prevent similar accidents.

This activity of accident investigation is very important for you because it can help you:

- Prevent accidents in your department, ensuring uninterrupted flow of work to meet your production targets.
- Show your staff that you really care for their safety and well being by taking prompt actions after an accident happens.
- Get to know your staff better while interviewing them about the accident.

Purpose (To Find Causes, Not Faults)

The reason for taking the trouble to investigate an accident is to find out what really happened, so that it can be prevented in the future. What has already happened has happened it cannot be changed. Fixing blame on someone for the accident does not do much good. Actually, it can do more harm by causing poor morale among the employees. Therefore, the purpose of investigating accidents is certainly NOT **TO FIX BLAME ON ANYONE**.

In almost all cases, there is more than one reason why an accident occurred. They all act together and form a chain of events, which lead to an accident. The accident investigation is intended to identify the events, which resulted in the accident. Withholding a tendency to fix blame on one or more persons will allow you to keep an open mind, and help you look for these other causes.