

Traffic Accident Report Form

Date of Accident:	Time:
Location:	
Weather Conditions:	
Road Conditions:	
Your Car	Other Car
License Plate #:	License Plate #:
Year/Make/Model:	Year/Make/Model:
VIN:	VIN:
Driver Name:	Driver Name:
Passenger Name/Ph.:	Passenger Name/Ph.:
Passenger Name/Ph.:	Passenger Name/Ph.:
Driver's Information	Driver's Information
Name:	Name:
Phone Number:	Phone Number:
Driver's License #:	Driver's License #:
License State:	License State:
Insurance Company Information	Insurance Company Information
Insured Name:	Insured Name:
Relationship to Driver:	Relationship to Driver:
Insurance Company:	Insurance Company:
Policy #:	Policy #:
Agent/Agency Name:	Agent/Agency Name:
Police Report Information	
Responding Department:	
Officer's Name:	
Badge Number:	
Police Report Number:	
Description of Accident:	

What to do if you are involved in an auto accident.

1. Find out if anyone is injured. Call for help if people are injured and avoid moving a severely injured person.
2. Protect the scene. Try to keep things as they are. It is very important to keep yourself, others, and your car from further damage. Set up flares, get off the road, etc.
3. Collect information. Get pictures (if possible). Using this form, gather names, addresses, witness information, insurance information, driver license information, etc. Don't be afraid to point out anything unusual about how the accident occurred.

Some accidents are caused intentionally. Tell law enforcement. Don't confront the individual. Then, go home and write down everything you can remember while it's still fresh in your mind.

4. Finally, get in touch with your insurance company as soon as possible. Many companies have emergency response vehicles that can respond to the scene and help with your report and assessment.

Additional Comments or Accident Diagram

[Courtesy of Insurance4USA](#)

Please keep the following in mind -

The commercial auto policy that we have provided for you is liability only (i.e. medical expenses related to pain and suffering) and as such is not going to cover damage to your personal vehicle.

Personal insurance policies typically have a commercial exclusion. For example if an Uber driver reports they are driving 'for hire' the personal policy could try to not cover the driver for the physical damage if they think the work is being done are doing 'for hire' work due to a commercial exclusion. Remember Uber drivers take money from their passenger which indicates it is 'for hire'.

This work should not be considered for that commercial exclusion. Boomerang Transport is paying you for 'miles driven'. If you need to report you are driving for Boomerang Transport it is important you inform that you are not collecting money from individuals being transported. If you go down that road be careful with your wording because the insurance companies are known to try and deny claims wherever possible.

Here are some reminders about your commercial insurance policy -

What this policy covers:

- Personal Auto Policies typically have an exclusion for liability arising from business use / livery exposure from transporting individuals. **This policy will bridge the gap by providing that coverage while you are on assignment for Boomerang Transport.** This is a master policy that covers your auto liability, while driving for Boomerang Transport. Examples of liability costs that would be covered are medical bills, property damage or legal fees resulting from an accident. This includes coverage for the passenger.
- Boomerang Transport will deduct \$____ per mile for this coverage and will extend this business use coverage only while under contract assignment for Boomerang Transport.

What this policy does not cover:

- This Commercial Auto Policy will NOT extend coverage, should you use your vehicle to drive for another entity, other than Boomerang Transport.
- **This Commercial Auto Policy will NOT cover physical damage to your vehicle.** Accidents that occur, while you are under contract assignment for Boomerang Transport, are to be reported to this Primary Commercial Auto Policy.
- When reporting you are driving for Boomerang Transport it is important you inform that you are not collecting money from individuals being transported. Boomerang Transport is paying you for miles driven.

COVERAGE:

The coverage extended to you under this Commercial Auto Policy provides third party limits as follows:

- **\$100,000 Bodily Injury Per Person, Per Accident**
- **\$300,000 Aggregate Bodily Injury for All Individuals Collectively, Per Accident**
- **\$50,000 Property Damage to Others, Per Accident**

Note – This coverage does not provide physical damage coverage for your vehicle

Uninsured Motorist limits will vary by state. The UM limits are determined by the state in which you live.

This policy is a Primary Commercial Auto Policy with the above limits designated for each driver. This is **NOT** a **Hired & Non-Owned Policy** with limits only triggering when Boomerang Transport is named in the claim.