

Appendix 3

Photographing the Loss Scene

Photographs of the scene can be beneficial if they are taken properly; however, improperly taken photos or photos of an inappropriate type may expose you to increased liability. Here are some guidelines for taking photos at the scene.

Drivers should:

Ensure their own safety before taking any photos

Following the initial loss, additional hazards and risks may be present including fire, fuel spills, or even secondary collisions. Drivers need to be aware of these risks and ensure their personal safety first when exiting their vehicle at the loss scene.

Photograph key aspects of the loss scene

- Damage to equipment, whether it is caused by a collision or vandalism
- Road type and conditions
- Traffic controls
- Position of vehicles
- Visual obstructions from the driver's perspective (i.e. trees that may have blocked the view of signals)
- Spills of oil, fuel, fluid or cargo

Show the scale of the damage

When photographing damage to vehicles, trailers or cargo, drivers should include an object that will illustrate the size and scope of the damage. Tape measures will show exact measurements, but a common object such as the driver's hand or a \$5 bill can also offer a scale of reference.

Take photos that illustrate the absence of damage

If someone is suggesting that damage occurred but the driver doesn't see it, they should take photos that show everything is in proper repair.

Never take photographs while injured persons are still present at the loss scene

Juries will be harsh on drivers who take photos of a loss scene instead of attending to injured people. In the case of serious crashes involving injuries, authorities at the scene will be taking their own photos. In addition, your assigned Markel claims examiner will arrange for an expert to photograph the scene, who will be viewed as an impartial investigator. Your claims examiner will provide guidance and direction for your driver on whether or not it is appropriate to take photos.