

Waste Fleet Claims Management Checklist

Ensure your footage system is set up to resolve and reduce claims effectively

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Review your footage retention, camera coverage, and claims response procedure against this checklist.

Camera Coverage for Claims Evidence

- ☐ Forward-facing camera covering approach and road ahead
Records clearance from parked vehicles on collection streets
- ☐ Nearside camera covering left side of vehicle
Primary evidence for parked vehicle contact claims
- ☐ Rear-facing camera covering skip placement zone
Driveway and property damage claims during delivery
- ☐ Nearside kerb-level camera at rear corner
Crew-on-foot and hopper-zone incident evidence
- ☐ Driver-facing camera operational
Establishes driver attention and behaviour at time of incident

Footage Retention Policy

- ☐ Standard retention: 30 days minimum (not 24-72 hours)
Most residential damage claims arrive after 24-72 hours
- ☐ Incident-triggered retention: preserve immediately on report
Do not rely on overwrite cycle — act at time of claim
- ☐ Persistent claim route: 90-day retention for all visits
Resolves repeated claims on the same street
- ☐ Legal proceedings: preserve until fully concluded
Standard retention policy suspended for claim footage
- ☐ MDVR remote access used for immediate preservation
Fleet manager can pull footage before vehicle returns

Claims Response Procedure

- ☐ Footage review triggered immediately on claim receipt
Not end of shift — time-critical for short retention cycles
- ☐ Relevant route footage identified and preserved
Include all cameras from the collection round
- ☐ GPS/timestamp verified against claim location and time
Confirms vehicle was at claimed location at claimed time
- ☐ Footage shared with insurer as primary evidence
Original, unedited — do not compress or re-encode
- ☐ Footage review log maintained (date, claim, reviewer, outcome)
Documents active claims management for insurer and TC

Subrogation and Third-Party Claims

- ☐ Forward-facing footage reviewed for third-party fault
Junction incidents, reversing contacts, overtaking
- ☐ Third-party registration noted from footage at incident
Required for insurer subrogation pursuit

- ☐ NDSP submission prepared for traffic offences
Six-month prosecution window — submit promptly
- ☐ Insurer notified of third-party fault evidence immediately
Accelerates recovery — do not delay
- ☐ Footage preserved until subrogation is resolved
Not just until first claim settlement

Crew Incident Evidence

- ☐ Hopper camera footage preserved for all loading incidents
HSE and civil claim evidence requirement
- ☐ Proximity sensor alert log exported alongside footage
Confirms sensor state at time of incident
- ☐ Driver-facing footage preserved for crew incidents
Establishes driver attention at point of activation
- ☐ Near-miss footage preserved even if no injury occurred
Near-misses are leading indicators — preserve and investigate
- ☐ HSE notification procedure documented
Reportable injuries under RIDDOR require investigation record