

Fleet Insurance Claim Evidence Checklist

Scene documentation and evidence preservation — complete within 2 hours of any incident

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Complete this checklist at the scene or immediately after. Delay increases the risk of evidence loss. Notify your fleet manager within 1–2 hours of any incident.

SECTION 1 — Immediate Actions (at the scene)

- ☐ Ensure driver and all parties are safe — call emergency services if needed
- ☐ Activate hazard lights and place warning triangle/cones if safe to do so
- ☐ Do NOT move vehicles until positions have been photographed
- ☐ Driver completes initial written account while memory is fresh

SECTION 2 — Scene Photography

- ☐ Photographs from multiple angles showing all vehicles and positions on road
- ☐ Close-up of all visible damage to each vehicle
- ☐ Road markings, traffic signs, and junction layout visible in at least one photo
- ☐ Photo of third-party vehicle registration plate (critical if they attempt to leave)
- ☐ Any skid marks, debris, or hazards in the road captured
- ☐ Photos include automatic GPS metadata (confirm phone location services are on)

SECTION 3 — Third-Party and Witness Details

- ☐ Full name of third-party driver
- ☐ Contact phone number and address
- ☐ Vehicle registration, make, model, and colour
- ☐ Third-party insurer name and policy number
- ☐ Names and contact numbers of all independent witnesses
- ☐ Police report reference number (if police attended or incident was reportable)

SECTION 4 — Camera and Telematics Evidence

- ☐ Fleet manager notified within 1–2 hours — footage extraction request raised
- ☐ Forward-facing camera clip identified and locked (prevent overwrite)
- ☐ Side/nearside camera clip identified and locked if relevant to incident
- ☐ Rear camera clip identified and locked if rear impact or reversing incident
- ☐ Driver-facing camera clip identified and locked
- ☐ MDVR cloud upload confirmed — footage backed up off-vehicle
- ☐ GPS and telematics data for time of incident flagged for export
- ☐ Speed, braking, and route data at time of incident exported and saved

SECTION 5 — Driver Statement

- ☐ Written driver statement completed — not verbal summary only
- ☐ Statement includes: date, time, location, road conditions, speed, what happened
- ☐ Statement includes: actions taken (braking, steering, signalling)
- ☐ Statement is signed and dated by the driver
- ☐ Statement submitted to fleet manager before driver discusses incident with third party

SECTION 6 — Insurer Notification

- ☐ Insurer notified via policy-specified channel (phone, portal, or app)
- ☐ All scene photos submitted
- ☐ Driver statement submitted
- ☐ Camera footage clip submitted or access provided to insurer
- ☐ Telematics data export submitted
- ☐ Vehicle recovery arranged through insurer-approved network if required