

Slip Sliding Away

By Reed Hardesty

The City was de-icing roads during a snow storm. The City driver proceeded through a green light when a SUV skidded into the intersection through a red light. The City truck struck the SUV by the rear tire. The City truck driver followed City policy and contacted the police. There were no injuries. Surprisingly, the SUV owner filed a Claim for Damages against the City. I contacted the driver, he admitted his light was red but thought the City truck should have seen him skidding around other stopped cars and stopped the City truck before it struck him. His claim against the City was denied. The SUV owner (the driver's mother) called me and requested a different liability decision. I informed her that her son had admitted to sliding through a red light and therefore the City driver was not at fault for the accident. She was shocked her son would admit to going through the red light and she seemed to indicate she had coached him otherwise and thought the City would "help them out." I did let her know the City truck had no damage so she didn't have to worry about her auto insurer having to pay a settlement to the City. She didn't see this as a silver lining.

The City employee helped build our defense by calling his supervisor, following the City policies on reporting car accidents and exchanging and receiving complete information from the other driver at the scene. The WCIA proof of insurance card can help organize a City driver that just experienced the sudden stress of a car accident. The documentation and quick reporting by the member helped to solidify all versions of the accident before a less factual story could be formulated against the City and create a more complicated claim defense.