

To Tow, or Not to Tow

Thursday, August 25, 2011

PHOENIX (H&U) –

So, you, or someone you know, is involved in a vehicle accident. It could be a family member or employee. Accidents happen, as the old saying goes; and whether or not a family member, employee, fellow staff-

member, or you are to blame or even only partially so, the last thing anyone needs is to be swindled just when what is really needed is genuine assistance!

"I'm here to help."

Auto accidents can be anything from the minor scratch or a total wreck with fatalities. The worse it is, the more stressful and traumatic, the more difficult it can be, especially for the inexperienced (which really includes most of us). There are so many things to attend to and think about depending upon the severity.

The first thing to do, which we are always told and rightly so, is to see to the injured and/or trapped. We don't just focus on that in isolation though because dangers galore can be present. We have to multitask both mentally and physically.

If an accident is large enough, doing what might need to be done may require the coordination of a number of people (untrained) at the scene.

Who has or will do the following:

- Notify the police, fire department, ambulance service (911?)
- Put out flares to warn traffic
- Direct traffic around the scene or stop it altogether
- Assess the risk of fire and explosions
- Turn off running vehicles
- Remove battery connections

- Assess injuries
- Decide who should be moved or not (incorrectly moving the injured can make matters worse)
- Perform triage
- Notify insurance
- Obtain witness-data (this is especially important where the police are delayed in arriving at the scene to make out a thorough accident report)
- Take photos or videos and share them for the record (360 degrees and full circle around the whole scene and each vehicle if safe to do so)

The list is long.

Most insurance companies and agencies supply wallet cards with a list of dos and don'ts. They are not exhaustive lists by any means. They can't be. They are a good basic tool, but such list can not be expected to cover every contingency, every variable for every accident.

You may want to reach for that card right now and write on it the towing-coverage limit on your auto policy. You'll read why in a few moments below.

"Hi, I'm here to help [myself]."

In the seeming chaos there appears a tow truck or vehicle hauler or two or more. Who called them? Does it matter? There's a vehicle or there are vehicles that are damaged, but how damaged? Are they un-drivable? Is that the sole consideration concerning whether or not to tow? Unfortunately, that is far from the only consideration.

Not only might a "dented" vehicle be drivable, in which case the owner or driver can be spared the inconvenience, etc., involved with having the vehicle towed away, but the Towing Company/vehicle operator may not be trustworthy. Ugh!

There're all the other people at the accident scene being as helpful as possible. There you are and the others trying your best to cover all the bases to avoid further damage and to mitigate all around. Why do you have to think about such a negative (on top of an already bad situation) as fraud? Well, unfortunately, there are "bad guys" out there who won't hesitate to bleed the victims for the selfish gain of those fraudsters. So, what should we be on the lookout for, and what should we do to prevent being defrauded?

Questions and Actions

Again, who called the towing company? Ask the towing driver. You've heard the expression "ambulance chasers" concerning lawyers who rush to speak with victims to get those victims to sue (sometimes fraudulently). Well, a towing company can monitor police calls. They can do that with the honest intentions of charging a fair amount for towing and to not entice a vehicle owner to tow away a

slightly damaged, drivable car or truck. Again, unfortunately, there are towing operators who have no such good and honest intentions but are out to make as much money as possible regardless of who should or should be towed and who should or not be paying the towing bill.

First Things First: Insurance, then...

If the vehicle is unsafe to drive (when in doubt, it's wise to tow), then the next thing on your list should be who's going to pay and how much.

Questions and tips:

- Do you have towing coverage
- Is your towing coverage through an association or club or through your main auto policy or both
- What is the towing coverage limit (the total amount your coverage will pay/reimburse, etc.)
- What are the requirements concerning towing coverage (e.g., using particular towing companies)
- Where must the vehicle be towed for the towing to be covered (if you tow it home, the next required tow to a repair facility may not be, likely won't be, covered)
- How far away is the nearest proper repair facility (you may want to deal with a particular repair shop that is fully accredited to do major repairs and to guarantee the work, etc.)
- Does the on-scene (accident-site) towing agreement allow for adding "Not to exceed insurance limits" language (add it manually; date and initial that handwritten addition; require the operator to also initial it)

- Does that agreement include a clear statement of all fees
- Be sure the exact address where the vehicle will be towed is entered on the agreement as such ("to be towed to:" or words to that effect)
- Don't provide your insurance information to the towing company unless you are told to do so by your insurance carrier or agent
- Does the towing agreement allow you to retain a full, signed copy of that agreement
- Is the towing company a member of the BBB
- Verify the towing company's license and that the towing vehicle is painted with the same information
- Ask the police if they are familiar with the towing company/operator
- At all times, remain as calm as possible and respectful of the towing operator's position (he or she could be the height of ethical -- a good one will have no problem satisfying your concerns)
- If the towing company balks at anything, don't use that service but rather call your agent or ask the police to call for towing that they know is reputable

Coverage Now!

The time to find out that you'd forgotten that you don't have towing is not when you are looking at your totaled vehicle out in the middle of nowhere, a captive of the local towing company that is going to charge you many hundreds of dollars to get your vehicle to the nearest repair or storage facility or to disappear as stolen to be parted out via a chop shop (nasty stuff, which has happened to unsuspecting, ill-prepared, vulnerable

people). The time to have towing coverage is now.

Verify that you have towing on your auto policy(s). Determine if that coverage is enough. If you don't have it or want to discuss increasing your coverage, contact Hill & Usher right away. The thing about such accidents, they can strike when you are least expecting them, even today.

Contact Us Right Now

Hints:

In newer versions of Adobe Reader and Adobe Acrobat:

1. Save your work-in-progress: Menu > File > Save.
2. Menu > Edit > Preferences > Forms > Auto-Complete >

larger list of possible matches."

3. Menu > Edit > Preferences > Forms > Auto-Complete > Advanced: "The advanced auto-complete feature stores the information you enter into form fields and uses these entries to suggest relevant choices as you type into a field. If there

Basic: "The basic auto-complete feature stores the information you enter into form fields and uses these entries to suggest relevant choices as you type into a field. Once you enter a character into a field, a drop-down box displays a list of only the most probable matches. Double-click or press Down Arrow in an empty field to display an even

are probable matches for a field, tabbing into that field will automatically display a list of them. If there is a very probable match, it will be entered in the field automatically. Pressing Tab while the pointer is over an entry in the list chooses the entry and moves to the next field."

Date	Month	Day	Year (yyyy)
Customer: If you know your Hill & Usher Account Number, please enter it now. Otherwise, skip to the next section.			
Attached to Pre-existing First Named Insured (if any)			
Full Legal Name			
Primary Contact			
Primary Contact data already on file with Hill & Usher	Yes No		
<p>If "Yes" and if you've entered above 1) the applicable Hill & Usher Account Number or 2) the full legal name of the Pre-existing First Named Insured, then skip the rest of this Primary Contact section, enter any desired remarks, and submit the form.</p> <p>If you are unsure of any applicable Hill & Usher Account Number or whether there is a Pre-existing First Named Insured, please fill out this Primary Contact section.</p>			
Type	First Named Insured Co-Insured Other Not Selected		
First Name			
Middle Initial			
Last Name			
Home Telephone (10 digits)			
Cell (10 digits)			

Business Telephone (10 digits)	
Fax (10 digits)	
Email	
Preferred Method for Contact	Home Phone Cell Business Phone Email Not Selected
Contact at Work	Contact at work anytime Contact at work only for emergencies Never attempt to contact at work under any circumstances Not Selected
Remarks	

In newer versions of Adobe Reader and Adobe Acrobat, save your completed form before submitting:
Menu > File > Save.

If you have any computer/technical questions/problems with this form, please email our [webmaster](#) or call our office @ 800-956-4220
- Monday through Friday, from 8AM to 5PM, Arizona time -

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