



AAOD

"American Association of Distributors"

Your best Move for your insurance needs.

Gerald Gaucher serving **Distributors** on the West coast and in Texas.
(WA, OR, CA, NV, AZ, UT, TX).

A little bit of planning

Being an independent distributor is very demanding daily. So it is not always easy to do everything but a little planning could help you when you are in a bind (or if someone else is driving your route) like....

What to do in the case of an accident?

Do you have all your documents in a safe place in your truck (insurance, registration and form to fill-out).

Remain calm and courteous.

Take immediate action to prevent further damage or injury.

If possible, pull onto the shoulder or side of the road.

Activate hazard lights and, if possible, place warning signals where they are easily visible to oncoming traffic.

Assist any injured persons, but do not move them unless they are in danger of further injury.

Don't stand in front of or between vehicles.

Call the police.

If someone is injured, request medical assistance.

If fire is involved, request assistance from the fire department.

Provide the location of the accident to emergency responders.

Do not leave vehicles unattended except in an extreme emergency.

What to do and not to do

Don't admit any responsibility (even if you're guilty & you know it!).

Pictures, pictures, pictures! Close-up and panoramic view.

Get other person's full name.

Get license number – Make & model of the vehicle.

Look at his license & the vehicle registration to be sure the information is legitimate.

And call your agent during office hours to report the incident.

See next page

Call 888-511-2234

What to do if your truck breakdown? *It could happen and it will happen*

Make sure you identify a towing company in your area of distribution **now** so you are ready when the problem occurs

Have their phone number available in your truck and on your phone

If you have an employee make sure he is aware of what you want him to do in case of a breakdown

What to do if you have to rent a vehicle?

Make sure you identify a rental place in your area of distribution **now** so you are ready when the problem occurs

Have their phone number available in your truck and on your phone

Be aware of your current policy coverage. Are you covered for general liability and physical damages for rented vehicle? **If not**, make sure you are adding both coverage to your renting agreement.

If you have an employee make sure he is aware of what you want him to do in case of a rental truck

What to do before using your truck?

Make sure you have a flash light in your truck

Go around your truck to make sure that your truck is operational: look for liquid underneath the truck in case there is a leak. This 3mn could save you an engine or and trouble later down the route.

Once a month do a truck inspection

Make sure you have a preventive maintenance program with a reputable garage.

Prepare a check list for each situation so you or your driver can follow it.

Don't forget to update it at least once a year. Set yourself a reminder.

If you are interested contact me and I could send you a check list.

Please don't hesitate to contact "*Gérald Gaucher*" at 888-511-2234 or by email at ggaucher@aaod.com.