

What the h !



Without CSA

A truck passing under a bridge in bad weather conditions, slides into a corner and rolls onto its side.

The driver, who is in a shaken state, calls a local tow truck company who fail to warn him they only have a flatbed tow-truck, more suited to light motor vehicle recovery.

When the tow truck and equipment eventually arrives, it is able to move and carry the truck, but unable to move the truck back under the bridge so it can be transported by the shortest route to the repair shop. Instead, the tow truck hauls the damaged truck using the longest route, incurs a hefty fuel bill, higher recovery and accommodation costs and extra down-time for the transport operator. He is not a happy man.

The next steps are equally fraught. The assessor has been called and visits the repair shop, but as no-one advises him there will be a delay he heads out to another job and is unable to return until the next day. And the result? Further delays and off-road time. What a comedy of errors.

And we mustn't forget the driver. He is not only stressed to the max, but coping with wearing the blame for the crash, the mess up with the tow truck company and all the additional costs in time and money that has incurred.

It doesn't have to be this hard.

Consider the same scenario with CSA.

With CSA – Well Handled

The crash occurs. The driver is shaken, but he has the 0800 CSA number on a windscreen sticker in his cab, so this is the first call he makes.

CSA arranges for the driver to be taken home to reduce the potential for mistakes on the scene, and to minimise his stress.

The next step is to arrange for the right type of recovery vehicle, so the damaged truck can be taken back under the bridge, and transported back to the repair facility by the shortest route.

The CSA coordinator briefs the Lumley assessor (who has authority to initiate repairs up to \$20k) from the crash scene. Photos are taken and sent to the assessor and the approved repairer, so the parts can be ordered and repair work scheduled, speeding up the claims and repairs process.

The crash was a bad one, but the process of dealing with it is easy and effortless, because CSA are experts and know how to do the job efficiently and cost effectively. The pressure on premium at next renewal time is greatly reduced as a result.

- » Reduced stress
- » Reduced costs
- » Complete confidence
- » Less down-time
- » Early return to work
- » Less adverse effect on premiums
- » Sound mental health
- » Happy transport operator

This scenario demonstrates how expert assistance at the scene of a crash can change disasters into manageable and less costly events.

For further information call your broker or call Lumley on 0800 111 888 or visit www.lumley.co.nz

Oh s***!



Without CSA

A truck pulling a load of bourbon rolls at the bottom of a large hill and crashes into a number of other vehicles. There is a fatality and the truck is partially blocking the road on a busy stretch of motorway.

The driver is distraught and traumatised. He phones his manager who begrudgingly leaves a pile of work and travels for an hour to the scene of the crash.

The police arrive and want everything moved. Another local transport company is paid to bring staff to unload the truck and carry the goods to their final destination. The guys on the job don't use a lot of finesse when unloading the truck. They use a knife to slash the curtain to get at the goods and many cases of liquor disappear between the chaos at the accident and the end destination.

A crane is required to right the truck so it can be removed and the road needs to be closed for that to happen. The crash was called in prior to the truck being unloaded and fees mount up for the operator, with the crane waiting around as the product is unloaded off the truck. Traffic is banked up for miles and motorists are held up for hours, prompting complaints to the trucking company from angry motorists.

They say 'accidents will happen', but it is particularly distressing when the response to an accident becomes an accident in itself.

Consider the same scenario with CSA.

With CSA – Quick turnaround

The truck pulling a load of bourbon rolls, blocking the road on a busy stretch of motorway. There is a fatality.

The driver, who has a CSA card in his wallet, calls 0800 CSA immediately. The CSA coordinator organises for the driver to be taken home and takes on the responsibility for all decisions at the scene of the crash. His aim is to minimise stress for the driver so he will recover faster and get back on the road quicker, and manage the clean up and recovery quickly and efficiently.

CSA organise for a Police counsellor to be waiting for the driver when he gets home, because he is very traumatised by the fatality.

The CSA coordinator briefs a Lumley assessor (who all have \$20k authority to instantly start repairs) from the scene of the crash and photographically documents the whole scene. He sends these to the assessor and approved repairer so parts can be ordered and repairs scheduled, which speeds up the claims and repair process.

Then the CSA coordinator talks to the authorities onsite (he knows them well) explaining that closing the entire road at this time will cause chaos. They agree, so he arranges security for the site and calls in a traffic management team to cordon off the affected area.

The security guards are known to CSA and trusted. They stay with the vehicle and goods and unload at midnight when traffic is light, just prior to moving the truck. The operator has shown them how to access the goods without causing unnecessary damage and the load finally reaches its end destination almost completely intact. All in all, a smooth and efficient recovery.

This scenario demonstrates how expert assistance at the scene of a crash can change disasters into manageable and less costly events.

For further information call your broker or call Lumley on 0800 111 888 or visit www.lumley.co.nz