



**Alethinos
Investigations**
Truth | Courage | Faith

Fatal Accident

Field Investigations

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Employer

Fatal industrial accidents have the potential for extremely high claims costs.

For that reason and the emotional impact of such accidents, it is imperative that fatal accident investigations be conducted promptly, efficiently, and compassionately. The employer can expect an investigation will be promptly undertaken after a fatal accident occurs.

The investigator should particularly examine any issues of negligence, equipment malfunction or failure which may have contributed to the accident.

Any investigative leads of this nature should be thoroughly pursued in an attempt to identify third party liability issues for a potential recovery. Should equipment, vehicles, tools, or other materials be a relevant part of the accident.

Field Investigators should contact the supervisor regarding obtaining possession of the evidence in order to protect it from alteration or destruction.

Employer

Most employers will have some personal relationship with their employees and the event will be traumatic for the employer.

Witnesses

All witnesses to the accident should be identified, located, and interviewed.

Dependents

If the victim is married, an interview with the spouse will be necessary.

Fatal Accident Investigations



IT IS IMPORTANT THAT THE FOLLOWING INFORMATION BE COVERED DURING YOUR INTERVIEW WITH THE EMPLOYER

1. Obtain the employee's appropriate name and identification information from the employer's files.
2. Obtain spouse and dependent information from the employer's files.
3. Gather information regarding the regular occupation of the worker and any relevant job description. If the work activity was other than the regular occupation of the worker, get appropriate job description and job requirements from the employer.
4. Obtain appropriate identification on potential witnesses at the accident scene including coworkers
5. If any of the employer's equipment was involved in the accident, obtain all descriptive, title licensing, purchase, rental, and lease information regarding the equipment. If service records are available, attempt to obtain copies of those documents. If service is not done by the employer, identify the name or names of individuals who service the equipment

The investigator should be mindful that this event will be traumatic for the employer, witnesses, dependents

Whenever possible, investigators assigned to fatal accident investigations will make personal contact with the employer and begin the investigation on the same business day which notification of the claim is received.

If possible, the investigator should respond to the accident site and photograph the location of the accident and any related equipment, vehicles, tools, or materials. The rule of thumb regarding photographing accident scenes is that you can never have too many photographs. If the accident scene is private property, obtain information regarding the ownership of the property or any employer or accident victim.

All witnesses to the accident should be identified, located, and interviewed. All fatal accidents will require investigation by local law enforcement agency(s) and / or the medical examiner's office. Reports from both agencies should be obtained.

Attempt to identify all attending emergency medical personnel. Interviews with them may be appropriate depending on the nature of the accident.

Spouse | Dependents | Significant Relationships

If the victim is married, an interview with the spouse will be necessary to determine background information regarding the activities of the victim prior to the accident. In addition the investigator will need to obtain copies of the marriage certificate and birth certificates of all dependent children as well as a death certificate of the deceased. Obtain a signed medical release from the spouse or the person who has power of attorney.

Fatal Accident Investigations



YOUR INVESTIGATION AND INTERVIEWS SHOULD FOCUS ON THE FOLLOWING

1. Date and time of the accident
2. Specific location of the accident
3. Specific and detailed description of how the accident occurred
4. Description of any and all equipment, tools or materials involved in the accident
5. Description of the weather at the time of the accident
6. Identification and interview of all witnesses, attending emergency medical personnel, investigating law enforcement, or other regulatory agencies
7. Copy of any investigative reports produced by any other agency and a copy of the medical examiners report
8. Investigations should include a chronological description of the activities of the victim and persons associated with the accident. The chronological description should include background information regarding the activities of the deceased prior to the accident, including the victim's emotional, physical, and medical condition. Specific care should be given to any evidence of alcohol or drug use. If the victim received emergency medical care at a hospital, attempt to determine whether or not a blood alcohol test was taken. Check with the medical examiner to determine whether or not blood was drawn for alcohol / drug analysis.
9. Request a copy of the autopsy report and other pathology reports if an autopsy was performed.

If the victim is not married, appropriate interviews will need to be conducted with the person / persons with whom the victim lived and / or appropriate relative and / or friends.

Timing of such interviews is always difficult for the investigator as this group of individuals will be highly emotional due to the nature of the accident.

It is often more productive to begin these interviews some days after the accident has occurred.

If investigators from other agencies have already adequately interviewed the spouse or significant other and you are able to get a copy of their report, you may be able to complete your investigation without subjecting the spouse to a second interview.



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