

**U.S. CONCRETE, INC.
SAFETY POLICY and PROCEDURE MANUAL**

FUNCTION	Safety
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TOPIC	Action Plan Following an Automobile Accident
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- OBJECTIVE:** Ensure prompt notification of each accident thereby initiating the claims adjusting process.
- GENERAL POLICY:** (Same as Objective)
- APPLICATION:** U.S. Concrete, Inc.
- RESPONSIBILITY:** President/General Manager

(1) STATEMENT OF POLICY

The purpose of adhering to the Action Plan following an automobile accident is to provide pertinent information to the Claims Department to initiate the adjusting process. Prompt notification allows the Claims Department to handle automobile accident claims proactively. This policy should be used in conjunction with the Accident/Incident Investigation procedures (SAFE-7).

Initial information retrieval is a fundamental component of the adjusting process. The Claims Department relies heavily on the information provided to them by facility management to make determinations with regard to liability and/or comparative liability. The importance placed upon this function cannot be overstated. A conscientious effort should be made to retrieve as much information at possible for each accident regardless of severity.

It is the responsibility of facility management to execute the Action Plan following an automobile accident.

(3) ELEMENTS OF THE ACTION PLAN FOLLOWING AN AUTOMOBILE ACCIDENT

The following Action Plan should be executed when an automobile accident occurs.

1. Gather as many pertinent details as possible from our driver, the other driver

and/or witnesses and call the Claims Department at (866) 422-4088 or during non-business hours or weekends (713) 870-1106, to report the accident. If there are injuries to our employee or any other party involved in the accident please let us know that as well. This is very critical information needed to effectively adjust the claim from its inception. Be prepared to provide information regarding the circumstances of the accident, the number of vehicles involved, the names and phone numbers of drivers involved, and your initial impressions regarding liability.

2. If our employee is injured as a result of the accident please complete the Action Plan following a work related injury (SAFE-8).
3. Provide the other driver with the telephone number to the Claims Department. All questions regarding liability and vehicle repair should be referred directly to the Claims Department.
4. Complete the Accident/Incident Investigation Form please refer to the Accident/Incident Investigation procedures (SAFE-7). When feasible, photographs should be taken and mailed to the Claims Department. Photographs are very useful tools in the adjusting process.
5. Email the completed Accident/Incident Investigation Form to ddouglas@us-concrete.com or fax to (713) 481-2701.
6. Please refer to the following table when determining if immediate reporting is required:

Incident Type	Region Safety / Operations Manager	Claims Office (866) 422-4088 or (713) 870-1106	Rick Maidens Dir. Safety/Risk Management (713) 499-6232 or (281) 782-6857
Fatality U.S. Concrete Employee Immediate Notification	XX*	XX*	XX*
Medical Treatment/Hospitalization (3 or more U.S. Concrete Employees) Immediate Notification	XX*	XX*	XX*
Fatality/Hospitalization Non-U.S. Concrete Employee Immediate Notification	XX*	XX*	XX*

Serious Injury/Illness Immediate Notification	XX*	XX*	XX*
Property/Vehicular Damage Immediate Notification	XX	XX	
First-Aid	XX	XX	
Near-Miss	XX		

*IMMEDIATE NOTIFICATION IS IMPERATIVE REGARDLESS OF TIME OF DAY OR DAY OF WEEK. USE 24 HOUR EMERGENCY NOTIFICATION NUMBERS IF ACCIDENT/INCIDENT OCCURS DURING NON BUSINESS HOURS.

- The claims department will be responsible for notifying RSKCo and excess carriers in the event of fatalities, multiple serious injuries, or other claims that may involve large losses.

Note: See the following Appendix for completing the appropriate documentation paperwork.
Appendix A - U.S. Concrete Vehicle Accident/Property Damage Investigation Form

Approved by:	Original at US Concrete Houston
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Effective Date:	1/1/03
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Signature:	Original at US Concrete Houston
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