

**From:** Melville Body Works  
**Date:** 30/10/2015  
**Subject:** TOW TRUCKS

Essential Services Commission

Professional services provided by Melville Accident Towing, depot 745

When we receive an allocation to attend an accident scene, we arrive to find motorists and their passengers stressed, upset and confused. Our drivers are family men who treat the situation as though it were their own family members involved, always with compassion, understanding and professionalism.

In addition, the following are some of the duties expeditiously carried out by our drivers at an accident scene:

If anyone is injured, call VicPol, Ambulance Victoria, MFB, if not already in attendance. Calm the situation down and in particular if there are children involved and upset.

Clear debris from roadway.

Make sure all parties have exchanged contact/vehicle details. Often drivers are upset and confused so we assist.

It needs to be taken into account that our drivers are often faced with situations such as the following:

Often accident victims call their insurance company for an allocated tow from the accident scene and can be on hold for up to half an hour before this can be arranged, in particular if the accident has occurred outside normal business hours. Meanwhile, vehicles are blocking the roadway, weather conditions can be inclement, it can be dark. Often insurance companies will not arrange for an accident allocation until they have taken all accident details from the insured and have them pay an excess by credit card to complete the claim. Sometimes their insured does not have a credit card and AAMI in particular have refused and/or suspended the claim because of this. Drivers can be confused and distressed as a result and seek advice from our tow truck driver (who attends once an allocation is eventually arranged) and want to discuss their options with the driver.

Many times and after their insurance claim has been lodged – or rejected – drivers seek advice from our drivers on how they can get home via taxi etc as their insurance policy does not cover this and their insurance company has not offered to arrange this for them. Our driver will often have to call a friend or family member on behalf of the accident victim to arrange transport as the accident victim is too stressed and upset. Often too, our tow truck drivers will take the accident victim to their home address.

Our drivers also often find situations such as the following when accident affected drivers call their insurance company from the accident scene:

Drivers may live in Essendon for example and the Insurance Company will instruct the insured to have the tow truck driver tow the vehicle to Preston, Somerton, Braybrook. Accident victims often express to our tow truck driver how unhappy and

dissatisfied they are with this procedure and ask about their options for towing. In the 44 years in the towing industry, not once have I sighted an insurance company representative attend an accident scene. Insurance companies, realistically, are ill-informed about the dynamics and stress of an accident scene. Tow truck drivers should be able to converse, within the VicRoads guidelines, with the members of the public who have been involved in an accident without fear of retribution.

Many times, accident victims have a preferred repairer yet are told they cannot have their car towed there as that repairer is not a part of their Insurance Company's "Preferred Repairer Network". Although most motor insurance policies offer choice of repairer, when a claim is lodged, the claims person uses words to coerce the insured into choosing a repairer within their network. This takes advantage of the fragility and confusion of the accident victim who, most times will follow the instructions and advice of their insurance company and therefore rescind their right to choose their own repairer. This is a blatant manipulation by Insurance companies and occurs all too often.

Most Accident Allocation towing depots are connected with a smash repairer which is an RACV/AAMI preferred repairer yet these insurance companies are complaining about the accident allocation towing operators that service them and their repairers. Private/independent towing companies on the Accident Allocation roster provide a professional towing service and their drivers attend and deal with the accident situation with compassion and care for the victims, 24 hours a day, 7 days a week, 365 days a year.

On another note, the Accident Allocation system has its faults. Too often our tow truck drivers are given an allocation address which is incorrect, has an incorrect suburb, no phone number to contact the accident victim and no vehicle type or registration number. This needs to be addressed and accident victims should be told by Accident Allocation to display their hazard lights so the tow truck driver can identify them easily.

It is also worth mentioning that in the 28 years of our Accident Allocation involvement, depot 745 has only had one small complaint made which was addressed in due course. Our depot and tow truck drivers have an established and respectful rapport with the local members of VicPol, MFB and Ambulance Victoria as they all work in together in providing essential services professionally.

Thank you for the opportunity to submit our views.

Sincerely

Lou Pansino