

## FAQS

# Commercial accident response program

### **What is Sedgwick's commercial accident response program?**

Sedgwick's commercial accident response team (CART) is responsible for documenting damages and collecting information for insurance claims after a commercial vehicular accident. As a commercial accident scene investigator, you will be expected to take clear photographs of the scene and any involved vehicle(s). This includes diagramming the accident; locating and interviewing witnesses, drivers, and law enforcement; and completing a short summary report.

### **How do I get started?**

Step 1: [Create your profile](#). Under the primary or secondary specialization section, select "Commercial accident scene investigator" as one of your options. Under the primary or secondary work type section, select "Investigator" as one of your options.

Step 2: Click submit! An onboarding specialist will contact you to discuss program details and opportunities.

### **What types of assignments are included in the program?**

Commercial accidents come in all varieties. You may be responding to a cargo claim on the highway or a fatal accident. As directed by the client, you will be expected to travel to the scene, conduct the inspection in a professional manner and gather as much information as possible regarding the loss.

### **How far will I travel for assignments?**

Travel distance will vary based on how many commercial accident response team (CART) members are located nearby to the accident site. You will be contacted if there is an assignment within a 50-mile radius of your location. It will be at your discretion whether you take the assignment. Should the assignment not be accepted by anyone within a 50-mile radius, the area would increase to 75 miles and another communication will be sent. This will continue until the assignment is accepted. Travel time to the accident scene may be reimbursed based on the specific client.

### **How will I be notified that an assignment needs to be completed?**

You will be contacted by our call center or notified by a regional transportation specialist.

### **What equipment is needed?**

- Camera or fully charged mobile device with camera
- Mobile device loaded with our mobile app
- External power supply, if needed
- Safety vest with reflective gear
- Note-taking device to complete a brief report and email it to the transportation specialist
- Measuring device, such as a measuring tape or rolling measuring wheel
- Digital recorder

**Is there a cost to get started as a CART member?**

No, as long as you already have the equipment necessary to complete assignments (see list above).

**Do I need an Xactimate subscription to complete assignments?**

No, Xactimate is not required. The only platform you will be working in is our mobile app.

**What is the onboarding process?**

You will be asked to consent to a detailed background check (must have a valid driver's license), sign required paperwork, complete online training, and download and register for our mobile app.

**When will I be eligible to receive assignments?**

- Each step in the process must be complete before you are eligible to begin inspections:
  - Complete the onboarding process.
  - Attend the free online training and pass the quiz.
  - Download our mobile app and mark yourself as on-duty every day you wish to be available to receive notice of work in your area.

**Do I need to have a state adjuster license to perform assignments?**

No, you do not need an adjuster license to perform the accident response scene investigations. However, if you are interested in being considered for other assignments, we encourage you to obtain your resident state license or a designated home state license if you live in a non-licensing state.

**Are members of CART paid as W2 or 1099?**

Where allowed by law, you will receive a 1099 as a Sedgwick contractor and be paid on that pay cycle.

**Are there enough accident response assignments for this to be a full-time job?**

This role is currently designed to be supplemental income or occasional work. However, as the program expands, it is possible to fill an entire day/week. There is no guarantee on the number of assignments within your area.

**As a member of CART, will I still be eligible for other types of assignments?**

Yes, by creating your online profile in the Sedgwick resource network, you will be considered for assignments based on client needs and your specific skill set.

**What do I do as a business owner/employer who wants to partner with Sedgwick as a company to do on-demand inspections?**

Please email [YourProfile@sedgwick.com](mailto:YourProfile@sedgwick.com).