

Holden Police Department Accident Assistance Definitions

Forms and Reports

Many people confuse the various forms and reports that are generated for each accident. Basically:

- You are required to fill out the Crash Operator Report if your accident is reportable
- You can pick up an Exchange Form (also called Operator Information Form) to help with your Crash Report
- Your insurance company requests a copy of the Police Report, if any. (You may also request a copy).

Here is some more clarification:

RMV Exchange Form (Operator Information Form)

The Exchange Form (or Operator Information Form) is a big help when you are filling out your paperwork and talking with your insurance company. If the Holden Police Department was present at the accident scene, we should have an Exchange Form ready for you to pick up at the police station the day after your accident (in most cases). The Exchange Form is not a form for you to fill out. It simply lists all of the important information pertaining to all drivers and vehicles involved in the accident. Just come to the station and ask the desk personnel for your Exchange Form.

RMV Motor Vehicle Crash Operator Report

This is the 4-page form the Registry of Motor Vehicles requires from all drivers involved in a reportable accident. The cover page will clarify some of the sections you are required to fill out. This list of definitions should clear up some of the rest. If you still have questions, don't hesitate to call us at 508-829-4444 for assistance. Once the form is completed, make three photocopies and mail one to the RMV, one to your insurance company, and one to the police department (HPD address is 1370 Main Street, Holden MA 01520). Keep the original for your records.

Police Report

For most accidents we respond to, the officer fills out his/her own accident report, which is similar to the Operator's Crash Report you fill out yourself. In some cases, the officer may also write an Incident Report, which is an extended narrative about what happened. Subject to the approval of the Chief of Police, you may be entitled to obtain a copy of the HPD accident report and/or Incident Report for a fee of \$5.00. It is important to note, however, that your insurance company requests a copy of the police report from us directly. **They should not require you to do that for them.** If you would like a copy for your own information and records, you may request it by filling out our HPD Police Report Request Form and returning it to us with payment.

Reportable vs. Non-Reportable Accidents

The terminology here is a little misleading. Whether or not an accident is "reportable" does *not* refer to whether or not the accident was reported to the police, but rather whether or not the driver(s) should fill out and file an Operator's Crash Report. All accidents should be reported to the police department as soon as they occur, so that officers can be on-scene to evaluate what happened. Your insurance company should also be notified as soon as possible. More clarification is below:

Reportable Accident

A "reportable" accident is any motor vehicle accident which occurred on a public way where:

- 1) The damage to any *one* vehicle or other property exceeds \$1000 -OR-
- 2) Anyone is injured

All drivers are required to fill out and file an Operator's Crash Report with the Registry, the Police Department, and their insurance company for reportable accidents.

Non-Reportable Accident

Any motor vehicle accident that occurs on a private road, in a private parking lot (i.e. the grocery store, bank, etc.), in someone's driveway, or any other private property is considered "non-reportable", regardless of the extent of vehicle damage, other property damage, and/or personal injury. Even though the police may be called and are on-scene for a non-reportable accident, driver(s) do *not* have

to fill out and file an Operator's Crash Report. Your insurance company, however, should be notified as soon as possible, and they may ask you to fill out a Crash Report for their information.

About your vehicle, registration, and license

You need to be able to differentiate between these terms in order to fill out your Crash Report accurately:

License Number

Your driver's license number (not your license plate number). This is either your Social Security Number or a 9-digit number beginning with a letter (usually S or X), printed on your driver's license.

Registration Number

The number printed on your license plate (also found on your paper registration).

Registration Type

Definitely not something most people would know. The registration type is printed on your paper registration; there is a list of 3-character codes to choose from. Most private passenger cars with State-assigned numbers are PAN (Passenger Normal). Special plates (such as Red Sox, Bruins, Right Whale, etc.) are considered PAS, and vanity plates (your last name, special numbers, etc.) are PAV. [For a complete list of codes, click here.](#)

Other Useful Terms

Here are a few more terms you'll find on the Operator's Crash Report that have a definition you may find helpful:

Property Damage

On the Registry's Operator's Crash Report form, "property damage" refers to damage caused to anything other than vehicles, regardless of whether the property is considered private (i.e. someone's fence, mailbox, lawn, etc.) or public (i.e. a guardrail or street sign), are all examples of "property" for purposes of filling out the Crash Report.

Public Way vs. Private Property

Accidents which occur on public ways may be considered reportable. Any roadway, parking lot, driveway, or access road owned and/or maintained by the US government, the Town, or the State is considered a public way. For example, Main Street, Salisbury Street, and Shrewsbury Streets in Holden are all public ways, as are the parking lots for the Post Office, town hall, town pool, etc. Roads designated as Private (usually printed on the street sign) are not maintained by the State or Town and are therefore considered private property. In addition, parking lots for private businesses and driveways leading to private homes are not considered public ways. In Holden, public school parking lots are considered private ways because they are owned and maintained by the school district, not the town. Accidents occurring on private property, including private roads, are non-reportable.