# Easing burden of road crash victims

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The month of May has been deadly with two major vehicular accidents. In one, a toddler lost both parents. In another, a four-year-old died.

President Marcos, seeing a discrepancy in the benefits claims between passengers of private cars and of private utility vehicles (PUVs), ordered a review of the insurance system for public transportation.

This was in response to an appeal from the Alliance of Transport Operators and Drivers Association of the Philippines who asked Mr. Marcos to level off the benefits claims. Passengers of private motor vehicles are only entitled to a maximum of P200,000 in claims through the existing PUV insurance policy under the Passenger Personal Accident Insurance.

This amount is further divided among all the victims. On the other hand, PUV passengers are entitled to a maximum of P400,000 each in case of death resulting from road crashes and P100,000 each in cases of injuries.

The May 1 accident along the Subic-Clark-Tarlac Expressway (SCTEx) involved a speeding bus operated by the Solid North bus that rammed into four cars near the northbound toll plaza exit. The accident killed 10 people: eight in the van that was compacted to three feet from 15 ft due to the impact of the crash; and a couple in the SUV whose 2-year-old baby survived.

## Only survivor

The only survivor in the van was the driver whose wife and child, sister-in-law, and churchmates all perished. Thirty-one others were injured. Three days after the SCTEx accident, another tragedy happened, this time at the departure area of the Ninoy Aquino International Airport’s (Naia) terminal 1. A car crashed into the terminal’s entrance killing a 28-year-old man and a four-year-old girl, who was there to send off her OFW father.

The license of the bus driver has been permanently revoked while that of the SUV driver has been revoked for four years. The latter has also been charged of reckless imprudence and fined P2,000.

Road crashes are one of the leading causes of death in the country. According to data from the Philippine Statistics Authority (PSA), road traffic deaths increased by 39 percent from 7,938 in 2011 to 11,096 in 2021. The number dropped in 2020 due to the limited mobility during the pandemic.

## Human error

Last March, Health Secretary Teodoro Herbosa called the deaths caused by road crashes not only as a “public health crisis [but] … a human rights issue” due to the “disproportionate impact” of children and young people being killed. “Of our crashes on the road, we have a 25.6 percent increase per year. Seventy-two percent are males and majority of those that get injured are young children and young adults,” Herbosa said.

In 2022, Herbosa citing PSA data said, the deaths due to road accidents further increased to 12,241. This means a death rate of 11 per 100,000 individuals, which, Herbosa said, “is moving us further” from the target of four deaths per 100,000 individuals. “The regression is unacceptable, and we must intensify our efforts to reverse this trend,” he said.

Per the Metro Manila Accident Recording and Analysis System 2023 report, human error remained the top cause of road crashes, particularly in Metro Manila. “Negligence, distractions, and violations of traffic rules play a significant role. Reckless driving, overspeeding, and failure to yield right of way are common issues,” the report stated.

Automotive and mobility website Top Gear Philippines also cited distracted driving and driver fatigue and tiredness as other common causes of road accidents. The Naia and SCTEx accidents are examples of these.

## Strong message

According to the Land Transportation Franchising and Regulatory Board, the bus driver responsible for the SCTEx vehicle pile-up was drowsy due to medication and had refused to take a drug test leading to the revocation of his license.

The Department of Transportation (DOTr) also announced that the licenses of 98 other bus drivers who tested positive for drug use during a random testing before the Holy Week break were also revoked. DOTr Secretary Vince Dizon has warned bus companies that they will put their franchises at risk should they field drivers whose licenses have already been revoked.

Imposing a higher insurance coverage would also help the victims and their families manage the financial burden that these accidents could bring, a responsibility that should rightly be borne by the transportation companies.

On Friday, families of the SCTEx accident filed in court civil cases against the bus company, seeking P130 million in damages. Dizon accompanied the victims’ relatives in filing the cases, sending a strong message in their pursuit of justice for their loved ones.

The government must ensure that the new measures put in place after the tragic accidents are properly implemented. As road safety is a multisectoral concern, everyone must take the responsibility so that no one will have to lose a loved one due to somebody else’s negligence or reckless action.