Answers

Scenario 1
I can find no mention of who is allowed access to photo finish pictures in the UKA Rules for competition. These pictures are often in the public domain anyway as they are published online.

Courtesy dictates that if the Chief Photo Finish Judge is present they should be consulted. If they are not present you are in charge and can make the decision.

Scenario 2
Rule T21.1 states that "If the Judges or the Photo Finish Judges are unable to separate the athletes for any place according to Rules 18.2, 19.17, 19.21 or 19.24 of the Technical Rules (as may be applicable), it shall be determined to be a tie and the tie shall remain."

The organizers will have to find two silver medals.