



# Environmental risk bulletin

## Passenger Vehicle Safety Programs

In 2018, there were over 6.7 million vehicle crashes in the US, of which around 34,560 were fatal crashes. Driving represents one of the most serious threats to America's workforce, though the operation of lighter vehicles such as automobiles, pickup trucks, and minivans is often overlooked, considered routine, and is of little concern to management.



**Organizations that require employees to drive for company business, regardless of the size and type of fleet, should develop an effective safety program**

Some professions, such as outside sales and field representatives, spend a large part of their workday driving from client to client. Organizations that require employees to drive to job sites and for other company business, regardless of the size and type of fleet, should develop an effective safety program to adequately address this serious concern.

### Safety Policy

Often companies will address larger, commercial vehicles in their fleet safety programs, but what about passenger vehicles such as automobiles, SUVs, service trucks, and pick-up trucks? These vehicles are often over-looked either because they are not considered a hazard to drive, they are assigned to supervisors, or there may only be a few in the fleet. Yet passenger vehicles often have the same risks as commercial vehicles and should be addressed.

A company's passenger vehicle safety policy should, at a minimum, include provisions to:

- Limit driving for only business purposes
- Prohibit driving by unauthorized personnel, and
- Require drivers to operate in a safe and regulatory compliant manner

Commercial drivers must meet minimum qualifications to operate commercial motor vehicles. These standards should also apply to employees who operate passenger vehicles for company business. These qualifications should include such provisions as a limited number of moving violations within the past three years, having no preventable accidents, possessing a valid driver's license,



# 2,841

LIVES WERE CLAIMED BY  
DISTRACTED DRIVING  
IN 2018

# 1,000

MOTOR VEHICLE INJURIES  
EVERY DAY INVOLVE  
DISTRACTED DRIVERS

Drivers should be encouraged to use good judgment when operating their vehicles within prescribed speed limits, and to adjust their speeds to varying road and weather conditions. Many factors may require drivers to operate vehicles considerably below the posted speed limit that include, but are not limited to, the following:

- Adverse weather conditions
- Inadequate lighting
- Damaged road surfaces
- Heavy traffic
- Construction sites
- Signs indicating possible road obstructions, such as deer or falling rocks
- Tight curves
- Roadways with steep grades

passing drug and alcohol testing, and other such criteria. Employers should review an individual's driving history at the time of hire, and regularly thereafter, preferably at least once a year.

Personnel who are required to use their own vehicles for business use should be requested to show proof of automobile insurance coverage. This coverage should include acceptable limits of liability and they should be encouraged to name the employer as an additional insured on their insurance policies. Current documentation of this coverage should be maintained in the employee's personnel file and updated annually.

Along with ensuring that employees are qualified to operate company vehicles, it is equally important that defensive driving concepts be regularly reinforced. For example, operating a vehicle at high speed diminishes the driver's ability to maintain control, as well as causing an unnecessary waste of fuel. Fines for exceeding speed limits should be paid directly by the driver as a means of discouraging this type of behavior. Additionally, denial of driving privileges should be considered for serious moving violations.

A good rule of thumb is to have drivers maintain at least a two-second following distance from the vehicle in front of them. Additional following distance should be added at night or under poor conditions. These driving concepts should be reinforced with employees through their initial and ongoing defensive driver training, as well as other forms of communication.

## Driver Distractions

According to the National Highway Traffic Safety Administration (NHTSA) distracted driving claimed 2,841 lives in 2018, including 1,730 drivers, 605 passengers, 400 pedestrians, and 77 bicyclists. An additional 1,000 people are injured daily in motor vehicle crashes that were found to involve distracted drivers. Anything that takes your attention away from driving can be a distraction.

A few common driver distractions include:

- Cell phone use, including texting
- GPS units
- Eating
- Reading
- Other vehicle occupants
- Loud music

Employees should be encouraged to use "hands-free" devices while driving, and only carry on phone conversations in an emergency situation. If a continued conversation is required after answering a call while driving, employees should be expected to pull off the road to a safe area or advise the caller that they will call back at a later time. At no time should employees be permitted to text while driving. Several jurisdictions have already enacted legislation banning the use of electronic devices by motorists. A corporate safety policy should include provisions to address this serious issue, and strongly discourage the use of cell phones while driving, as well as other activities that could diminish a driver's ability to operate their vehicles safely.

Drug and alcohol use are also major contributing factors to accidents. While not required as with Commercial Drivers' License (CDL) drivers, employers should maintain a zero tolerance policy towards any employees found or suspected to be operating vehicles while under the influence. Delayed reaction time and distractions can have devastating consequences. A "Drug Free" Workplace Program is a good way to ensure that employees are being properly tested and monitored for alcohol and controlled substance abuse.

## Accident Procedure

Every accident results in direct and indirect costs to the employer. Safe driving is the first line of defense against accidents. While the driver involved in the accident might be under extreme stress after an accident, it is important for them to try to remain calm and follow company procedures to minimize the end results of the accident.

The following steps should be taken after an accident:

- Stop the vehicle, shut off the engine, and check physical condition.
- Set up warning devices to alert other motorists to the accident.
- Call 911.
- Immediately check over the accident scene. Look for anyone with severe bleeding or who is unconscious. If qualified to do so, render aid to the severely injured. To prevent additional injury or exposure to hazard, do not move an injured person unless absolutely necessary. Request medical assistance as required.
- Provide authorities on the scene with the driver's name and address, company's name and address, vehicle registration, and provide operator's license and insurance paperwork.
- Use company accident reporting forms (carried in vehicle) to record the names and addresses of witnesses and first persons on the scene.
- If a collision involved an unattended vehicle, and the owner cannot be located, place a card with your name and the company address securely on the struck vehicle.
- Ask for the driver's license, vehicle registration, and insurance information for all other vehicles involved in the accident.
- Do NOT admit fault, apologize for the accident, or comment about conditions that may have contributed to the accident. Only talk about the accident to law enforcement or company personnel.
- If the scene is safe take photos of all vehicles involved including license plates and damage, take photos of the road and traffic signs, and if possible, take photos of the accident scene from a distance to show the entire scene and any skid marks.

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**Vehicles should be serviced on a systematic basis, and adequate records maintained**

## Vehicle Maintenance

Sound maintenance is vitally important for the reduction of accident frequencies, reduced operations costs, and lower insurance premiums. Vehicles should be serviced on a systematic basis and adequate records maintained. Preventive maintenance should be performed as recommended by the manufacturer, and drivers should review the owner's handbook to be familiar with their vehicle's servicing requirements.

Typical preventive maintenance includes:

- Oil and oil filter changes
- Lubrication
- Tightening of components
- Engine tune-ups
- Brake replacements
- Tire rotation and replacement
- Replacement of specific engine parts
- Engine coolant and windshield washer fluid replacement
- Steering alignment

Drivers of company-provided vehicles are required to maintain good, thorough records of their vehicles' maintenance history including routine and non-routine servicing, warranty work, body work, tire replacement, and other such activities. Maintenance records can be critical in demonstrating an appropriate standard of care during subsequent legal proceedings.



It is also important that company vehicles are properly protected from theft, break-ins, and vandalism. They should always be kept locked when not in use. Depending on the areas in which they are parked, drivers may wish to discuss with management the installation of locking steering wheel security bars or anti-theft security systems. When parking, drivers should be encouraged to remove any visible personal belongings or valuable company property from the vehicle interior to deter vehicle break-ins. Trunk storage of personal and company property is preferred.

### Conclusion

Statistics show that 25% of all drivers will be involved in an auto accident in the next five years. While loss of life, serious injury, and property damage can be the most devastating consequences of accidents, higher insurance premiums, lost productivity, negative press, and other detriments can also adversely affect an organization. It is the driver's responsibility to operate their vehicle in a safe manner, but the employer also shares this responsibility by ensuring that their personnel are properly trained and qualified to drive safely.

Even though automobiles and other light vehicles are driven routinely at work and in our private lives, they present a serious risk to both the driver and others sharing the road. These risks must be addressed through written safety policies, vehicle maintenance programs, and driver training. Employers must take a proactive stance to ensure the safety of their employees and the community at large. Remember, safety doesn't happen by accident!

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