



# Motor Vehicle Safety

As the WorkSafe People™, we're experts at helping our customers keep their workers safe and their costs down. A trusted name in workers' compensation for a century, Accident Fund is financially strong and stable, rated "A-" (Excellent) by A.M. Best.

One area every employer should be aware of is motor vehicle safety, since an employee who's driving at the direction or benefit of an employer (except commuting to and from work) may be at risk. Because of this, attention to safety should be a top priority to help reduce the number of motor vehicle accidents.

## Who's at Risk?

There are several areas of exposure beyond what you might typically expect. In fact, exposure isn't limited to trucking and busing alone. It also includes:

- Contractors on job sites who make deliveries
- Mobile salespersons
- Any incidental driving task assigned to an employee, whether it's done in a company vehicle or the employee's own vehicle.

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1-866-206-5851



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## Why It's Important

- Motor vehicle accidents are the most expensive causes of workplace injury, averaging more than \$65,000 in costs-per-claim.
- Motor vehicle accidents make up more than 40% of work-related deaths.
- These accidents include any time an employee uses their personal vehicle when doing work for their company.



## Keeping Employees Safe

There are two controllable aspects of motor vehicle exposure — the motor vehicle itself and the vehicle's operator. To help control the risk presented by the vehicle and the operator, consider the following:

### **Establish a Safe Driving Policy**

This is an important step in preventing motor vehicle accidents. Employers should have a written, safe driving policy in accordance with state laws. The policy should be distributed to all employees, who should read, understand and sign the policy. The following are appropriate areas of focus:

### **Motor Vehicle Reports**

Employers are responsible for the employees they put out on the road, so utmost care should be given to screening to identify good drivers.

- Employers should obtain Motor Vehicle Reports (MVRs) for candidates for any position that directly requires or could possibly lead to driving for a work-related activity.
- Periodic MVRs should be run on all employees to ensure they are maintaining safe driving habits.
- The cost of obtaining an MVR is minimal compared to the detriment a motor vehicle accident can bring not only to an employer's workers' compensation experience, but to the company's reputation.
- Poor employee MVRs should be subject to consequences, as written in the policy, regardless of whether the employee was on company business at the time of an infraction.
- Employees who drive poorly for their personal business are not likely to be safe drivers on company business.

### **Impaired Driving**

- Because of the severe consequences of impaired driving, a safe driving policy should prohibit impaired driving both on and off the job.
- Consequences of driving impaired should be clear in the policy.



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**Substance Abuse Testing**

- Any employee who is likely to operate a motor vehicle should be subject to substance abuse testing in accordance with state and federal law.

**Distracted Driving**

- Distracted driving, specifically cell phone use, as well as other poor practices, should be discouraged. If cell phone use is deemed necessary, then a hands-free option should be used.
- Consequences of distracted driving should be noted in the safe driving policy and enforced.

**Drowsy Driving**

- Employees should be trained on the dangers and warning signs of drowsy driving.
- If possible, establish an overnight stay policy that allows a driver to find lodging to rest in order to prevent them from driving while drowsy.
- Unless otherwise regulated by the Department of Transportation or other regulatory agencies, travel should be scheduled so a driver is not on the road for an extended period of time.
- Limited travel between the hours of midnight and 6 a.m. reduces driver exposure.

**Aggressive Driving**

- Aggressive driving, including but not limited to excessive speeding, weaving through traffic and running red lights should be strictly prohibited.
- Consequences for aggressive driving should be noted in the safe driving policy and enforced accordingly.

**Driver Training**

- Drivers should receive periodic training, as appropriate, to serve as a refresher for good driving habits and rules of the road.

**Motorcycles**

- As motorcycles present a significantly greater risk than enclosed vehicles, it's recommended that motorcycle use be prohibited for all work-related activities.
- If motorcycle use is allowed, proper protection should be worn, including a helmet, armored jacket, gloves and other relevant protective gear. In addition, all employees should be properly endorsed by the state they reside in.
- Use of a motorcycle by an employee in the scope of work should fall within the written policy guidelines.

**Vehicle Selection**

- If employees receive company vehicles, attention to vehicle safety during purchase can help the company limit their workers' compensation exposure.
- Vehicles should have high front, side and rear crash ratings. Websites, such as [www.iihs.org](http://www.iihs.org) and [www.safecar.gov](http://www.safecar.gov), contain information about crash safety.

## Want to know more?

As your WorkSafe Consultants, we're committed to providing you unrivaled loss control services and online safety materials, including:

- Safety-training modules accessible 24/7 for policyholders' employees
- Loss control booklets and other printed materials available to print and order from our website
- Low-cost safety-training videos from our online library

Check them out today at [AccidentFund.com](https://accidentfund.com).



### Vehicle Maintenance

- Company vehicles should follow a scheduled maintenance plan and should be maintained by a licensed mechanic.
- Pre-inspections must be conducted and documented prior to and following use of the vehicle. Inspection should include items, such as tire pressure, fluid levels and windshield cracks. Other routine checks should be completed and logged. Any defects should be corrected immediately.

By undertaking a sound safe driving program, including a written, safe driving policy, employers will help keep their employees safer while reducing their own exposure.