

Motor Vehicle Operations Control Measures

Motor vehicle accidents account for over 1,000,000 of the approximately 4,500,000 work-related disabling injuries and over one-third of the 11,000 work-related fatalities each year. Although much has been done to prevent and/or reduce workplace injuries and fatalities, more attention should be directed to controlling work-related motor vehicle accidents, and their resulting worker injuries and deaths.

The following control measures should be utilized to address this significant loss exposure.

Driver Qualifications and Selection

The proper selection of drivers necessitates that the following areas be carefully examined before company vehicles are assigned:

- Job Analysis
- Application Form
- Personal Interview
- Reference Check
- Operator's License Verification
- Motor Vehicle Record Review
- Medical Examination
- Road Test
- Written Test
- Drug Screen

Driver Training

The use of defense driving techniques will prevent and/or reduce the frequency and severity of motor vehicle accidents.

- Use safety belts at all times, by all vehicle occupants.
- Slow Down—at sundown, at railroad crossings, at intersections, in bad weather, before entering curves, for pedestrians, in congested areas, approaching schools, for rough roads.
- Stop—for stop signs, red lights, school buses, emergency vehicles.
- Do Not Pass—on hills, on curves, at intersections, on the right.
- Keep Right—on hills, on curves, when making right turns.
- Don't Drive—an unsafe vehicle, after drinking, after taking medication.
- Avoid—cutting in and out, following too closely, sudden stops, making u-turns, double parking.

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- Before Backing–look behind, blow horn, back slowly.
- Signal Before–turning, changing lanes, backing, stopping, pulling from curb.
- Avoid Parking–on hills, on the open highway, in pedestrian zones.
- Obey–all state and local traffic laws.
- Report–all accidents promptly.
- Remember–stay alert and calm, drive defensively at safe speeds, be courteous.

Vehicle Maintenance

Unsafe and improperly maintained vehicles account for approximately 10% of all vehicle accidents. The following programs should be implemented to reduce the number of accidents resulting from unsafe vehicles:

- Preventive Maintenance Program
- Periodic Inspection Program
- Daily Driver Inspection Program

Vehicle Loading and Unloading

These operations account for a significant number of employee injuries. Fortunately, however, loading and unloading related injuries are among the easiest types to prevent. The majority can be prevented by doing the following:

- Apply parking brake after vehicle is positioned
- Chock wheels to prevent vehicle from drifting
- Drivers should not remain in vehicle or immediate area of vehicle during loading and unloading operations

Vehicle Mounting and Dismounting

When mounting and dismounting vehicles:

- Use all handles and grab bars
- Keep steps, rungs, handles, grab bars free of oil, grease, ice
- Wear shoes that have nonskid soles and heels
- Never jump off a parked or moving vehicle

Transportation of Worker

When employees are transported:

- The number of employees transported should never exceed the number of fixed seats of the vehicle
- Safety belts should be worn at all times by all vehicle occupants
- Hands and arms, feet and legs, and heads should be positioned inside the physical confines of the vehicle at all times.

Contact your local Great American Loss Prevention Specialist for additional information.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.
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