

Avoid Trailer Accidents

Trailers that become detached from the towing vehicle can lead to very serious and deadly accidents. Trailer-related accidents, however, can be avoided by taking the following action:

Towing vehicle – Verify with vehicle manufacturer:

- Brake and suspension system designed to tow trailers.
- Any modifications necessary to allow vehicles to tow trailers will not compromise vehicle handling/performance.
- Trailers to be towed will not exceed manufacturer's recommended/maximum weight limits.

Trailer brakes

- Check with local authorities regarding trailer braking requirements and laws.
- Electric Braking Systems – Verify proper installation, wiring, maintenance, and that system has a dashboard-mounted manual override button, which will allow the towing vehicle driver to activate the trailer brakes without operating the towing vehicle brakes.
- Hydraulic Surge Braking Systems – Regularly inspect, test, and maintain the system and all components.

Emergency Breakaway Requirements – All trailers that require brakes must have a means of activating the trailer's brakes if the trailer becomes detached from the towing vehicle. Specifically:

- Electric Braking Systems – Trailer must have an emergency battery backup system, as well as a breakaway switch, which will provide electrical power and activate the braking system in the event of a breakaway.
- Hydraulic Surge Braking System – Trailer must have a cable or chain connecting the towing vehicle and trailer. In the event of a breakaway, the cable or chain will mechanically activate the trailer's braking system.

Hitch and Trailer Weight Ratings – Use the following rules of thumb: The towing vehicle and hitch must be capable of safely handling at least 15% of the gross weight of the trailer (total weight plus contents). Fifth wheel trailers should have 25% of the gross weight on the hitch.

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Recommended Hitch Weight Percentages

Type of Trailer	Percentage of WT. On Tongue
Single Axle Maximum	10% Minimum/15%
Tandem Axle	9% to 15%
Travel Trailer	11% to 12%
5th Wheel	15% to 25%

Hitch Classes – Use the proper hitch class to prevent trailer-related accidents. Hitch classes, and their corresponding rated capacities, are:

- **Class I-Maximum rated capacity 2,000#** - Fixed-tongue and sports frame receiver-style hitches.
- **Class II-Maximum rated capacity 3,500#** - Receiver-style hitches which usually have additional mounting parts on the towing vehicle frame.
- **Class III-Maximum rated capacity 3,500-5,000#** - Most common hitch sold. A receiver-style hitch with a 2” receptacle.
- **Class IV-Maximum rated capacity 7,000#** - Manufactured for use with full-size, longwheel base trucks with heavy duty suspensions and full frames.
- **Class V – Maximum rated capacity 8,000#** - Has a 2 ½” receiver and can be rated for 14,000 pounds with a weight distributing system. Designed for large agricultural, commercial, and marine applications.

Trailer Ball and Safety Chains – Never haul a trailer with a coupler of a different size than the hitch. Balls that are used must follow the rating capacity of the hitch.

Ball should be located so the trailer sits level when connected to the tow vehicle. Ball should be lightly greased so the hitch rotates smoothly on it. Safety chains should be long enough for tight turns and be crossed (right to left and left to right) to create a “saddle” which will help maintain control while stopping if tongue fails. Don’t allow chains to drag on the pavement, because this can grind them to an unsafe condition in a very short time. Inspect hitch and tongue for cracks when hooking up. Check lights and brakes each time the trailer is hooked up.

Trailer Wiring – Proper wiring and functioning of flashers, tail, and brake lights are critical for safe operation. Complete pre-trip inspections to assure that lights are working properly. Heavy-duty flashers may be needed in the vehicle to allow for the extra electrical load that trailer lights require. Be aware that connector corrodes easily and requires constant attention to maintain proper working order. Wiring to connector should be carefully routed so that it cannot come apart in tight turns, chafe through, or short out.

Tires – Tires should be checked frequently to avoid running with a flat, which can catch on fire. Use a tire gauge regularly to make sure that tires are inflated to the recommended pressure.

Windy Conditions – Wind can cause havoc when towing a trailer, causing oscillations or sudden pulling to one side. A thirty mile an hour crosswind can blow a trailer right off the road if there is a sudden gust. Reduce the risk traveling in these conditions by slowing down. Utilize trailer sway control braces to help reduce the effects of wind gusts and passing trucks.

Safety Towing Checklist – Preplanning and inspecting the trailer and towing vehicle before a trip are important conditions whenever towing.

- Inspect safety chains
- Inspect brake wiring and harness, clean if needed
- Inspect and/or clean lighting plug and receptacle
- Inspect all hitch components for cracking or broken welds
- Test breakaway switch (lubricate every three months)
- Check tire pressures, inspect each for wear
- Check exterior lighting, brake lights, and blinkers
- Lubricate coupler and latch

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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