



*Division of Specialty
Program Group, LLC*

Article Written By: Noel Waldvogel

Noel Waldvogel, AIC
Claims Manager/
Director of Marketing



Noel Waldvogel, AIC, attended California Polytechnic State University in San Luis Obispo where she studied Business Administration with a minor in Marketing. Noel is the Claims Manager and Director of Marketing for Paul Hanson Partners and has been working in the insurance industry since 1996. She has earned her Associate In Claims designation and managed claims for TPA's and carriers.

This article is informational only.



Protecting Yourself Against Low Hanging Wires

Large moving trucks sit considerably higher than most other vehicles on the road, putting them at risk of striking overhead barriers and objects. While heights usually are marked on bridges and overpasses, most other overhead hazards require the driver to determine if there is safe clearance.

These hazards include awnings, canopies, drive-thru window overhangs, fire escapes, tree branches and, perhaps of greatest danger, low-hanging wires. Overhanging wires may be positioned lower than they should be or may have dropped lower due to a storm or fallen tree.

The Damage

Trucks hit these wires more often than many people think, simply because the driver does not see a wire hanging below the allowable height. When trucks hit a wire, it typically involves pulling it out of the side of a building or taking down a pole on the side of the road.

If the wire is attached to a building, the damage may be limited to that building, though these claims average about \$5,000

to \$8,000 each. If it's attached to a pole and the pole comes down, the claim can be more costly. Striking power lines can also cause costly damage to the truck.

In some cases, the result can be much worse, with a falling pole creating a domino effect of damage. These claims can range from crushing multiple vehicles to cutting power to home medical equipment, resulting in loss of life. Plus, some old electrical transformers on poles may contain toxic PCBs, creating potential for catastrophic environmental damage.

Moving and storage companies should have an emergency response plan in place in the event there is an accident involving a transformer. This plan will detail immediate action by the driver and the moving company, including step-by-step communication with the driver and specific authorities to contact in this situation.

Who's at Fault?

When these accidents happen, bills may come in not only from a utility, but also from the company that leases the wires, companies hired to maintain the lines and

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other public and private entities. If a homeowner or business loses power, then they may try to recover money as well.

While it may seem like these costs should be the responsibility of whoever was responsible for the wire hanging too low, that's not often the case. Insurance companies responsible for the claim will try to "subrogate" the claim. That is, they pursue these third parties responsible for the wires in an effort to have them pay for the damage. But these third parties often argue successfully that the trucker should have observed the height of the wire, and the moving and storage company may be liable for half or even the whole claim.

Reducing Your Risk

Given the difficulty in recovering these costs, prevention is key. Truck drivers need to be vigilant about keeping track of vehicle heights and potential low-hanging-wire hazards along their paths.

Moving and storage companies can significantly reduce the risk of overhead accidents by taking the following precautions:

- Design routes to minimize exposure to overhead hazards.
- Establish a program of andestine driver observations and/or supervisor ride-alongs to make sure safety practices are being followed (such as being conscious of overhead objects and clearances).



- Hold safety meetings for current drivers and training sessions for new drivers to ensure they are familiar with dangers posed by overhead hazards.
- Frequently remind drivers of their vehicles' heights and the need to be aware of clearances and overhead hazards. This can be accomplished with bulletin board messages, paycheck stuffers, regular driver safety meetings and periodic announcements over the radio.
- Make safety performance and compliance with safety policies part of a driver's performance review and any safety incentive or bonus program.

Attention also needs to be paid to backing up. Backing accidents are well documented as a high-frequency accident for trucks, with the potential for severe consequences. Among safe backing procedures are those related to low hanging wires. Before backing up, drivers need to be trained and

retrained to look up for wires, awnings, pipes, framing, fire escapes and other obstacles that are in their way.

With the inherent difficulty in recovering damages from public and private entities that own and maintain overhead wires, it's important to focus on prevention to lower the risk of these preventable accidents.

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