



A Division of SPG
Insurance Solutions, LLC



THE DISPATCH

MANAGING RISK IN THE MOVING & STORAGE INDUSTRY

TOPIC

Reduce Vehicle Accidents

The largest liability facing the moving and storage industry is motor vehicle accidents. When larger commercial vehicles are involved in accidents, the bodily injury and damage to personal property is 3 to 4 times more severe than accidents that involve private passenger vehicles.

□ DRIVER SELECTION

- **Motor Vehicle Records (MVR)** - Review Annually
- **Written & Practical Driving Tests** - Test drivers frequently
- **Physicals & Drug Tests** - To ensure compliance with state and federal laws, drivers need to complete a physical and drug and alcohol test on a regular basis.

Did you know? The DOT requirement stipulates that drug and alcohol testing needs to take place on all drivers prior to employment and following an accident. In addition, 50% of drivers should be tested for drugs and 10% tested for alcohol annually, on a random basis. Drivers can also be tested if there is reasonable suspicion of drug or alcohol use.

□ DRIVER AND HELPER TRAINING

- Training should be ongoing and occur between the driver and helper.
- **Did you know?** Nearly **40%** of all accidents occur in parking lots or while backing a vehicle.
- A helper should always be used in parking lots, driveways or where obstructions hide on-coming traffic.
 - Driver and helper should use hand signals
 - Helpers should stand where they are seen by the driver, can see hazards, and direct traffic when needed.
 - Driver and helper should know signal requirements while the truck is parked.

Signal Triangles: placed at 100 feet in both directions and 10 feet from the rear of the vehicle, or up to 500 feet when the vehicle is obstructed by a curve.

□ WHILE ON THE ROAD

- Be alert and aware of changing traffic conditions and weather.
- Know height and width of vehicle.
- **Did you know?** Tree branches, building overhangs, and undercrossing cause hundreds of thousands of dollars in trailer and truck damage every year. Helpers should always be used in these instances.
- Know accident investigation procedures.

A company that takes the time to select the proper driver and provide the required training will reduce motor vehicle accidents and cut down on future insurance costs.

**Take the time to
reduce
accidents!**



If you have any questions or need help with your safety and loss control program, please contact our claims department.

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