

Risk Management & Safety for the Security Industry

Auto Liability and Distracted Driving

Security companies must consider automobile liability exposures throughout their operations. The vehicles may be used as part of the security plan; to transport contractors between sites; by supervisors to visit job sites or corporate employees. Whether the vehicles are owned by the company, the customer or the employee, the company has a potential liability exposure when any employee operates them.



It is imperative that security contractors have a formal program in place for driver selection, qualification and disqualification, vehicle training and driver performance management. This program must apply to all employees who drive owned vehicles, as well as non-owned vehicles, and be specific to the vehicles being used.

The program should also address vehicle selection and maintenance, even if the company does not own the vehicles. A formal policy regarding frequent and documented vehicle inspections and routine maintenance ensures the vehicles will operate safely, as expected. Daily inspections should include the exterior and interior of the vehicles – looking at items such as lights, condition of windows and wipers, tires and tire pressure, etc. Inspections should also include supplemental and emergency equipment, such as fire extinguishers, radios, emergency lights, secondary power sources, batteries, etc.

Routine maintenance items include fluid levels (e.g., power steering fluid, brake fluid, windshield wiper fluid and oil), tire condition, primary and secondary power sources, etc.

Training

All employees who operate a vehicle during the course of their employment should be trained in the use of the vehicle. This includes passenger cars, vans, pick-up trucks and SUVs. While the training may seem redundant for employees who have drivers licenses, the training serves are imperative to ensuring the driver can handle the vehicle safely, in the way the company desires.

Training should be documented and documentation should demonstrate a reasonable and adequate level of proficiency in the vehicle(s) operation during normal and adverse circumstances.

In addition, contractors should have a formal policy regarding frequent and documented vehicle inspections and routine maintenance. Inspections may include the exterior and interior of the vehicles; and standard equipment such as headlights, tail lights, brake lights, turn signals, windshield wipers and fluid, tires and tire pressure, etc. Inspections should also include supplemental and emergency equipment, such as emergency lights, secondary power sources, batteries, etc.

Routine maintenance items include power steering fluid, brake fluid, windshield wiper fluid, oil, tires, primary and secondary power sources, batteries, etc.

Vehicle Use

The contractor's automobile policy should include, the following issues regarding vehicle use:

- Business and personal use (including the use by family members) of owned and non-owned vehicles
- Prohibitions on transporting unauthorized individuals (i.e., non-employees) under any circumstances
- Response to service requests such as jumpstarts, pushing or towing
- Use of communication devices, such as cell phones, Blackberry® smartphones, two-way radios, etc.

Specific policies and procedures should also be in place for vehicle response to incidents, pursuit, and service requests such as jump-starts, towing, pushing, etc.

Distracted Driving

Often the news includes a story about distracted driving. According to the U.S. Centers for Disease Control (CDC), nine people died and more than 1,000 were injured due to distracted driving in the 2012 calendar year.

In addition, the average individual reads a text in about 4.6 seconds. At 55 miles per hour, a car travels 80 feet every second. Reading a text while driving is like driving the length of a football field blindfolded.

Distraction is broadly considered to be any activity that takes hands off the wheel, draws eyes away from the road or simply takes the mind to another place. While mobile phones are not the only cause of distracted driving, they remain a significant issue.

Security companies must be proactive concerning this issue that is considered by some to be an epidemic. Consider establishing a formal policy concerning the use of communication devices for employees. Discuss the policy often and encourage your employees to:

- Ignore the phone. Establish a culture within your organization where employees are allowed to return calls when it is safe to do so is acceptable.
- Plan calls. Establish times during the day when the driver can pull off the road and be available for communications (whether text, email, radio or telephone). Frequency and times should be based on expected needs of the employee's role.
- Drive defensively. Encourage the practice of the following techniques that provide more time to respond to changing driving conditions.
 - Increase following distance (Zurich recommends four seconds in normal conditions)
 - Drive for conditions. In inclement weather, slow down and allow for increased stopping distances and poor visibility
 - Understand what is occurring ahead of the vehicle (Zurich recommends scanning at least 10 seconds ahead)
 - Clear windows of frost, ice, snow or debris before driving

For more information concerning distracted driving visit or click on the link <http://www.distraction.gov/take-action/employers.html> to access the National Highway Traffic Safety Administration (NHTSA) website on distracted driving.

In addition, please reference the following Zurich Services Corporation distracted driving resources at <http://www.zurichna.com/zna/riskengineering/driverawareness.htm>.

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