

# Vehicle Safety Program

An effective vehicle safety program can help reduce vehicle accidents involving bodily injury and/or property damage; reduce operating costs; protect the public and protect the image of your business. It is the responsibility of your management team to develop, implement and direct.

## An effective vehicle safety program should include the following:

- Management policy statement
- Driver selection
- Driver training
- Driver monitoring
- Driver supervision
- Accident investigation/reporting
- Vehicle maintenance
- Safety motivation - recognition
- Vehicle operating safety



## Policy statement

A vehicle safety program is most effective when everyone feels they have a role in the process. Owners/managers must commit time and resources, department managers must implement the program and employees must be involved from the start. A safety program should begin with a clearly worded statement of policy from management indicating:

- The vehicle safety program will apply to all employees, departments, and operations.
- The cooperation of all employees is expected and required.
- Vehicle safety is important for humanitarian and economic reasons.

## Driver selection

Every effort should be made to hire the most qualified person to drive company owned vehicles. Management should define the specifications/requirements of the job and determine the driver's ability to meet those requirements. Some sources and techniques to use are:

- A completed application form by the applicant.
- A valid and current drivers' license for the state of vehicle operation.
- A check of motor vehicle records (MVRs).
- A check of previous employer references.
- A personal interview with department manager.
- A physical examination.
- A written test on traffic regulations and driving attitudes.
- A road test in a vehicle of the type to be driven over a similar route.
- Successful completion of probation period.

## Driver training

The most important aspect of a vehicle safety program is to ensure hired drivers receive the proper training in safe vehicle operation. As a minimum, they should receive:

- Orientation on company policy for vehicle safety.
- Review of rules and procedures stressing the driver's responsibilities for vehicle safety.
- On-the job training covering vehicles to be used, maintenance and safe work practices.
- Continued training as needed based on periodic performance evaluations.

### Driver monitoring programs

The overall goal of these programs is to lower accident frequency and reduce fleet losses by increasing driver safety awareness. Improved public image, lower maintenance costs, and reduced fuel costs are other benefits of the program.

#### What does the program consist of?

Decals listing a toll-free "1-800" reporting number are attached to the rear of the vehicle. The stickers can have various messages on them, for instance:

How am I driving? My vehicle # is \*\*\*\*\*. Call...

I am proud of my driving. My vehicle # is \*\*\*\*\*. Call...

Safe, courteous driving is my goal. How am I doing? Call...

The vehicle decals encourage the public to call a 24-hour monitoring service to report unsafe driving, faulty equipment, improperly loaded vehicles and other potentially hazardous conditions. The monitoring company contacts the affected company immediately and provides detailed reports of the "1-800" phone call. Some companies will also assist with driver pre-employment screening programs. They pre-qualify drivers by checking motor vehicle records, criminal records, and verifying educational background.

The monitoring company often produces management reports and summaries that can be used to evaluate phone call data. These reports may provide an overview of total numbers of calls; drivers with multiple complaints; actions taken by management (driver consultation); and provide an analysis of incoming complaints.

#### How does the program benefit our company?

These programs are a proactive effort to identify unsafe drivers and prevent accidents before they happen. Repeated phone calls and reports on a single driver may be an indication of poor driving habits or inadequate training. The drivers know that anyone can call and report their activities, so they drive in a more safe and courteous manner. Managers and supervisors have more information available to them to evaluate and manage their drivers. The program can also help improve public perception of the company by showing their commitment to safety. Because drivers are more conscientious, maintenance costs are lowered and fuel consumption improved. Citations and traffic violations should also be reduced.

The real value of the program is derived from how the information provided by the monitoring company is put to use. The program will not be effective if management does not formulate policies and procedures for the following:

- Evaluating incident reports
- Conducting driver consultations
- Establishing incentive programs
- Instituting disciplinary action

Overall, the program is designed to reduce accident frequency. This translates into stabilized insurance premiums, less equipment downtime (due to accident repair activities), and lower legal expenses. Most importantly remember that according to the National Safety Council, vehicle collisions are the leading cause of death in the workplace. This type of program is a big step towards making your workplace safer.

## Driver supervision

A manager's attitude toward safe driving can affect the performance of drivers responsible to the department. Managers or supervisors should be held accountable for safety performance in their department by the owner/manager. Managers should supervise through proper and safe job performance:

- Observation of the driver's performance.
- Periodic reviews of driver personnel file/MVR.
- Listening to comments and/or complaints of others.
- Remaining alert to personality or performance changes.
- Evaluating vehicle use (or abuse) and maintenance practices.
- Always encouraging a safe and high level of performance.

## Accident investigation/reporting

The primary purpose for accident investigation is to determine the cause of the accident to implement corrective action to prevent similar recurrences. It can also assist management to determine whether an accident was preventable or not. Some procedures are:

- All accidents should be reported, investigated and reviewed to standard procedures.
- Accident report forms, witness cards, and list of persons/telephone numbers to contact should be in every owned vehicle.
- Initial investigation should be done by immediate supervisor of employee involved.
- Accidents should be reviewed by designated person or accident review committee to determine preventability and to recommend control measures.
- Designated person

## Vehicle maintenance

An effective vehicle maintenance program can reduce mechanical failures which could contribute to potential accidents. Some criteria for a maintenance program are:

- As minimum, enforce regular maintenance schedule which meets manufacturer suggested guidelines.
- Pre and post trip inspections of the vehicles.
- Priority scheduling for safety related deficiencies.
- Out of service criteria should be established.
- Scheduled and unscheduled review of vehicle exterior and interior conditions.
- Individual maintenance records in each owned vehicle.

## Safety motivation/recognition

Safe driving deserves to be recognized by management to demonstrate their interest and commitment to safety. One way to accomplish this is an awards or incentive program for accident-free driving over a period of time. Some guidelines are:

- Administer fairly to all drivers of owned vehicles.
- Awards of money, merchandise or plaques or benefits (vacation day).
- Use accident review committee to determine driver's eligibility.
- Drivers should have right to appeal decisions of awards.

## Vehicle operating safety rules

### Some safety rules to consider for your program:

- Do not take chances. To arrive safely is more important than to arrive on time.
- Do not drive faster than posted speed limits.
- Do not drive faster than road, traffic and weather conditions allow.
- Do not attempt to exercise the right-of-way. Let the other driver go first.
- Keep to right except when passing or getting into position to make left turn.
- Keep adequate distance when following other vehicles to make a safe stop (use 2-second rule for following distance rule).
- Turn signals must be used at all times to indicate turns and lane changes.
- Slow down for all school zones and watch for children.
- Driving under the influence of alcohol or drugs is prohibited.
- Drivers must have a valid drivers' license on their person at all times for type of vehicle they are operating.
- Driver's physical condition must enable them to operate vehicle safely.
- Vehicles are to be driven by authorized drivers only.
- Drivers must report all accidents immediately, or as required by law and company policy.

**For more Automotive Aftermarket risk insights,  
visit the Zurich Programs Knowledge Hub.**

**To find insurance coverage for your business,  
visit [ZProgramsMatch.com](http://ZProgramsMatch.com).**

## Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056  
800 982 5964 [www.zurichna.com](http://www.zurichna.com)

©2018 Zurich American Life Insurance Company

A1-112011524-A (11/18) 112011524

