

# Youthful drivers...is your company exposed?



## Please route to:

- Owner
- General manager
- Sales manager
- Service manager
- Office manager

*As of March 2018, the number one cause of death for people aged 15-24 in the United States is accidents.<sup>1</sup> In fact, motor vehicle accidents contributed to nearly a quarter of all young adult deaths. When you hand over keys for a business vehicle to a youthful driver, it can be dangerous - not only for your business, but for them as well.*

What is a youthful driver? Although opinions may vary, many rental car and insurance companies consider anyone under the age of 25 as "youthful." If a 24-year-old is considered a youthful driver, then what is a 17 or 18 year-old? Are you planning to provide a youthful family member with a car? Do you have employees under the age of 25? Do they drive company vehicles for business purposes? What if they do? Remember that if your business owns the vehicle, you are vicariously liable for any damage a driver may cause.

Making appropriate decisions can help prevent losses and protect company assets.

## Basic precautions

- All employees must be prohibited from using mobile devices while operating a motor vehicle. Texting and talking on a cell phone have proven to be major contributors to inattentiveness while driving, resulting in vehicle accidents.
  - Verify that every applicant (and employee) has a current driver's license; never assume they have a valid license.
  - Review the motor vehicle record (MVR) of prospective employees and establish strict criteria for what constitutes an acceptable driving record. Absolute compliance with all applicable laws, including, but not limited to, the Fair Credit Reporting Act, is required.
- (NOTE: Youthful drivers have not had sufficient time to build an MVR; do not place too much emphasis on their MVR, especially a completely "clear" report.)
- Require annual reviews of MVRs to monitor employee driving habits.

- If youthful drivers must be hired, require them to sign a waiver authorizing background checks to verify they have successfully participated in a driver education course.
- Refrain from hiring youthful or inexperienced drivers; older/mature adults are best for positions requiring extensive driving.
- Prohibit youthful drivers from operating vehicles off-premises.
- High performance vehicles may tempt youthful drivers to fully test the car's capabilities; only trusted employees should be allowed to operate these vehicles.
- Seat belt use must be mandatory for drivers of all ages.
- Take a few minutes to educate new employees on:
  - Basic orientation for all business vehicles, including controls, instruments and safety equipment.
  - Defensive driving techniques such as the two-second rule and scanning.
  - Accident reporting procedures.
  - Maintaining at least 1/4 tank of gas in the vehicle at all times.
- Instead of providing a company vehicle or demo, owners should avoid the use of company vehicles and insure youthful family members with a personal auto policy. It is not good business practice to unnecessarily expose corporate policy limits to this hazard for the purpose of saving a few dollars of insurance premium.
- Depending on the size of your business property, post stop signs at all intersections and clearly mark traffic lanes.
- Post and enforce low speed limits on the property for all motorized vehicles, including forklift trucks and employees' personal autos.
- Clearly identify pedestrian walkways in the parking lot.
- Install wide-angle mirrors at all vehicular entrances and exits to improve visibility and allow drivers to see oncoming traffic.
- Require employees to honk their horns as they exit the building to alert drivers and pedestrians outside the building. Forklift trucks should also follow this rule.
- If pedestrian traffic is present inside the building, mark walkways with bright yellow or white paint to identify safe areas.
- Finally, discuss vehicle accident prevention with all employees. The items listed below can be good topics for driver safety meetings. Cobb County Teen Driver Awareness Committee<sup>2</sup> lists the following:

## 10 common driving errors

1. Excessive speed
2. Failure to wear seat belt
3. Inattentiveness
4. Distractions inside the vehicle
5. Inadequate defensive driving techniques
6. Incorrect assumptions about other drivers
7. Tailgating or not leaving enough space between vehicles
8. Not checking for traffic in the passing lane
9. Passing without checking for traffic in the passing lane
10. Not checking behind for oncoming cars when pulling away from the curb

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1. Stibich, Mark. "Top 10 causes of death for Americans ages 15 to 24." Verywell Health. 2 March 2018. <https://www.verywellhealth.com/top-causes-of-death-for-ages-15-24-2223960#>

2. Cobb County Teen Driver Awareness Committee. "A handbook for responsible driving for parents and teens." Accessed 30 August 2018. [http://www.mariettacommunityschool.com/drivers\\_education/images/pdfs/de\\_handbook.pdf](http://www.mariettacommunityschool.com/drivers_education/images/pdfs/de_handbook.pdf)

## Zurich

1299 Zurich Way, Schaumburg, Illinois 60196-1056  
800 382 2150 [www.zurichna.com](http://www.zurichna.com)

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