

Fleet and Mobile Equipment Safety Programs

Fleet Safety Program

Even with insurance, the costs of a vehicle accident can drastically impact your business. Focusing on driver safety can help control costs and enhance your profits.

Our Fleet Safety Program has three goals:

- **Minimize employee injuries resulting from vehicle accidents;**
- **Reduce direct and indirect costs associated with accidents; and**
- **Minimize insurance costs.**

Our Loss Control Department offers a curriculum and program that takes you, your safety manager, and your employees who drive on behalf of your company step-by-step through a safe driving process. Based on our experience with accident claims, we've developed a **Fleet Safety Program** that addresses the major areas that cause the most problems, along with processes and procedures that can improve safety and reduce costs.

The **Fleet Safety Program** includes:

- **a suggested "safe driving contract" between employees and the company;**
- **a safe driving policy statement that any company can adapt and use;**
- **a list to help companies select and retain safe drivers;**
- **a suggested Motor Vehicle Record (MVR) policy;**
- **a suggested Usage Policy for company-owned vehicles;**
- **suggested policies regarding the use of personal or rental vehicles for company use;**
- **vehicle maintenance and inspection procedures;**
- **a suggested Driver Responsibilities for Company-Owned Vehicles policy;**
- **safe driving practices;**
- **accident scene conduct;**
- **accident reporting procedures; and**
- **accident prevention suggestions.**

Mobile Equipment Safety Program

While fleet safety points to vehicle and driver safety on the road, there are many other types of vehicles that your employees may use or transport inventory with, on a daily basis. These vehicles have a separate set of safety requirements, and may include, but are not limited to:

- **skidloaders**
- **forklifts**
- **backhoes**
- **cranes**
- **ATVs**
- **golf carts**
- **rogaters and terrigators**
- **combines**
- **tractors**
- **cotton pickers**

These types of mobile equipment tend to be larger and more expensive than many over-the-road vehicles, so losses are typically more costly, but can be prevented with the proper safety training and procedures in place.

Loss Control Consultants can provide training for your driving staff, specifically addressing:

- **hazard identification (obstacles, ditches, or holes) where mobile equipment is used;**
- **proper load handling procedures for tractors, forklifts, and skidloaders;**
- **unique driving characteristics of mobile equipment; and**
- **adequate tie-down techniques for securely transporting mobile equipment.**

In addition, we offer a Mobile Equipment Training Program which covers the most common causes of accidents, injuries, and claims – including overturns and damage caused while transporting mobile equipment, as well as on-the-road accidents involving mobile equipment. Please contact your Loss Control Consultant for availability.

