



PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

AUTO LOSSES AND DELIVERY HAZARDS

During delivery of goods and materials, there are many ways retail lumber operations are exposed to loss(es). Yet for almost every potential loss, there is a way to prevent that loss. From an analytical standpoint, one of the first steps to controlling these losses is to list prior delivery losses, with dollars. Analyzing the cause of loss by vehicle, driver, dollar amount, geography, etc. can assist you in knowing where future losses may occur, and thereby possibly prevent them.

From a physical standpoint, even before the truck leaves the delivery yard, steps can be taken. As simplistic as it sounds, the first step is a thorough vehicle checklist. Back-up alarms, brake lights, directional lights, horn, headlights, steering and fluids are all important. An item as simple as failure to discover a non-functional directional light or brake light can contribute to an accident, so a thorough check is important.

During the truck loading process, forklift operators need to be careful to take their time not to cause damage to stock or the vehicle. This means properly banding loads prior to loading, not overloading the vehicle, and making sure the vehicle load is balanced. You should be familiar with the new US DOT regulations on securing loads, effective January 1, 2004. Once loaded, adequate numbers of straps must be used, and straps need to be properly secured. In many instances, vehicle loads have shifted, causing vehicle overturn or allowing the load to fall onto another vehicle on the road, causing either property damage, personal injury or both. In other instances, metal bands were not tightened properly; boards in the center of the pile have slid forward into oncoming traffic, causing serious injury. In one death claim, product hung over the side and struck the claimant in the head.

Boom trucks need special care. Booms must be properly secured both prior to leaving the yard and once the delivery is complete and the driver is leaving the jobsite. Many claims have been paid when booms are not secured, and strike bridges or other overhead items, including telephone wires or power lines. A minimum clear space of at least 10 feet between the boom and all electrical wires is required. While sometimes roofing shingles are placed on roofs using booms, this is not a good practice, as it has led to both roof collapse and shingles sliding off sloped roofs onto vehicles, persons or other goods. In instances where care is not taken placing sheetrock into windows, the casement or sheetrock being delivered has been damaged. Stabilizer bars when extended can damage pavements during hot summer days. Finally, boom trucks should clearly not be used to set trusses: only licensed crane operators should be contracted to set trusses. The potential for a truss collapse (domino effect) is too significant to provide this service using a boom truck.

Forklifts attached to vehicles and detached at the delivery site for use to move materials pose additional hazards. These specially adapted forklifts are easy to tip, easily damaged, and require special training for operators. Since they are often used at contractor work sites, there are typically uneven working surfaces, which add to the likelihood of tipping. Operators should be OSHA certified. Refer to OSHA's website at www.osha.gov and look under either "forklifts" or "powered industrial trucks" or at regulation for General Industry at 1910.178(l).

Flatbed dumps pose two hazards in particular. Often, the homeowner will direct the driver to deliver to a certain spot, but if the truck load is extra heavy, damage to the driveway, septic tanks, shrubs, trees or bushes may result. Sometimes this is a nuisance claim, paid not by the insurance company, but by the lumber yard. These small claims add up. Then there is the possibility that when tipping the flatbed, the materials will slide into a building foundation, causing a cracked foundation, or even a foundation moved out of place.

Particular care is required during backing, as the driver is especially vulnerable to causing property damage or personal injury during backing operations. If there is a helper, then the helper should be used to direct the backing, using prearranged signals such as turn, continue, stop, etc. Even when there is a helper, the driver should walk the area prior to backing, in order to get a feel for the layout and any potential obstructions, including people working or children playing in the area. Make sure that back-up alarms are in working order to alert the unwary.

It is beyond the scope of this article to cover Defensive Driving, but your drivers should all be familiar with what it is and have an attitude of commitment to safe driving.

Finally, while none of this information is going to guarantee that you will not have a vehicle loss relating to deliveries, some thoughtful care; planning and good training of drivers on a regular basis will increase awareness, and most likely reduce both frequency and severity of losses.