



PENNSYLVANIA LUMBERMENS MUTUAL
I N S U R A N C E C O M P A N Y

SINGLE VEHICLE ACCIDENTS

According to statistics from the Advocates for Highway and Auto Safety organization, more than 8,000 people die each year due to single-vehicle rollover crashes. Single vehicle accidents are quite common in the building material and woodworking industry. Delivery trucks are on the road every day and face a variety of contributing factors, that if not properly controlled and managed, can lead to a single vehicle accident.

A minor accident may involve a driver backing into an object while on a delivery or at the job site. A severe single vehicle accident may involve a load shifting while traveling on a curve, resulting in the vehicle overturning. The severity of injury due to single vehicle accidents can range from minor to deadly. Financial costs can be severe for property damage including vehicle repairs and replacement.

The causes for single vehicle accidents are numerous. Contributing factors may include speeding, inadequate securing of the load, the driver falling asleep, being distracted or inattentive, trying to avoid another vehicle, unsafe backing up techniques and others. So let's look at some prevention techniques that should lessen the potential for single vehicle accidents in your businesses.

Vehicle safety begins with screening for and hiring qualified drivers. Hiring procedures should include the use of a written application, a motor vehicle report (MVR), reference and experience verification, a physical exam including drug and alcohol screening and a road test. The MVR review is critical in evaluating a driver's prior performance, since a driver applicant with a prior history of violations or accidents is more likely to continue with a trend of unsatisfactory performance.

Completing a safe delivery begins with proper loading and securing of materials. Weight limits should be followed and load weights properly distributed on the truck or trailer. Load straps should be maintained in good condition by replacing any frayed or worn straps. The condition of straps should be checked each day as part of the daily vehicle inspection. Straps should be positioned and adequately tightened to secure the load and prevent the load from shifting during travel. Boom trucks should include a check to make sure the boom is properly positioned and secured. This also applies to delivery trucks equipped with a piggyback forklift unit. While the driver is normally responsible for securing the load, it is a good idea to have a designated employee verify load security prior to the vehicle leaving the yard.

Many single vehicle accidents involve driver error. Drivers must avoid distractions such as looking down at paperwork or eating while driving. Being a good defensive driver involves looking and scanning ahead for upcoming trouble spots such as pedestrians, intersections, other vehicles pulling out, etc. Scanning ahead allows the defensive driver to anticipate the actions of others and make appropriate adjustments (prepare to stop, reduce speed, sound horn etc.). This type of defensive driving can avoid having to make a last second emergency maneuver such as running off the road or swerving too hard in order to avoid a collision. Posted speed limits should be observed and a safe following distance maintained from vehicles in front. Maintaining a safety cushion allows for greater response time by the driver and also helps avoid the need for an unsafe, emergency maneuver.

Drivers should make every effort to avoid backing. The need for backing can often be lessened by planning both the route and access into and out of the job site. When a truck must be backed, the driver should check behind the rig for any obstacles, back from the driver side mirror, and back slowly. While using a reliable guide for backing may be useful in some instances, this does not remove the driver's responsibility for backing safely.

The prevention of single vehicle accidents requires a constant mindset for safety. While the causes and types of single vehicle accidents are numerous, using safe and defensive driving skills can lessen the potential for this type loss. Using the information in this article should lead to fewer claims and in turn, improved loss experience for your business.