



Trucking Risk Advisor

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THE DANGERS OF SNOW AND ICE BUILDUP ON COMMERCIAL VEHICLES

During the winter months, it's not uncommon to see snow and ice on the tops of commercial vehicles, including straight trucks, intermodal containers, large trucks, trailers and buses. While this may appear harmless, snow and ice that accumulates on vehicles not only creates a safety hazard for commercial drivers, but other motorists as well. In fact, when snow and ice falls off a truck's trailer on the road, the following can occur:

1. Snow blows off the trailer roof and impairs the visibility of the commercial driver or other motorist.
2. Ice falls from the vehicle and causes injury or property damage to other motorists.
3. The driver is stopped by officials and fined for failing to remove ice and snow from their vehicle—a common requirement in most provinces.

Because of these risk factors, it's important for commercial fleets to remove snow and ice from vehicles to ensure safe roadways for all motorists. The following are some workplace controls to consider:

- Use snow and ice removal devices, which are commonly found at distribution centres and other locations where commercial vehicles commonly stop. To remove ice and snow, drivers drive under the device, which adjusts to the height of the truck via a nearby control panel. Then, when the device is resting on the roof of the truck, drivers simply need to pull forward to ensure a clean roof.
- Have workers climb on the trailer roof to manually remove snow and ice via shovel. While this method requires little to no capital investment, it can create serious safety concerns.
- Use a portable snow removal tool. These devices are lightweight roof rakes that drivers can use at ground level. What's more, these devices can help drivers clean their roofs if they are on the road when a storm hits.

Removing snow and ice from your fleets is an important practice to improve road safety and reduce the likelihood of insurance claims, fines or civil litigation.

TRUCKING & CYBER INSURANCE

Motor carriers may not seem like a high-priority for hackers, but the reality is that the transportation industry is one of the most frequent targets for cyber attacks. Customer data, supply chain logistics, data lists and product data can be extremely valuable. Additionally, motor carriers and individual drivers can be put at greater risk because of outdated data systems, unsecured vehicles, location-based tracking systems and more.

If any of your business devices or vehicles are compromised, you could face ransomware attacks, social engineering schemes or even physical damage if a vehicle has self-driving technology. One of the best ways for businesses to protect themselves against cyber exposures is with proper insurance. However, cyber liability insurance policies do not offer "one-size-fits-all" protection, and businesses need to keep some considerations in mind if they are to secure the right coverage. Contact Lloyd Sadd Insurance Brokers Ltd today to learn more.

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