

Avoiding the Most Common Transportation Claims

When you get into an accident with your car, the cost of damage is always high. But when an accident involves a tractor-trailer with 15,000 kilograms (33,069 pounds) of expensive cargo, the combined cost of repairs and claims can put you out of business. To prepare your drivers for taking on the dangers of the road, it is important to understand the most common transportation claims and how to help your drivers avoid them.

Sideswipe Collision

This type of collision occurs more frequently than any other type. One reason for sideswipe incidents is poorly adjusted mirrors. Upgrading to fender-mounted mirrors allows for a wider view of the neighbouring lanes. Drivers can even take advantage of systems that sound an alarm if a potential hazard has come into a driver's blind spot.

Vehicle Rollover

The main cause of vehicle rollovers is distracted or inattentive driving. When drivers are tired and begin to drift to the side of the road, they often try to overcorrect themselves to get back onto the road quickly, and control of the vehicle is lost in the process. Speed is also sometimes a factor, especially on tightly winding on- or off-ramps. To avoid rollovers, make sure your drivers are following the regulations for hours of service and getting the rest they need to drive alertly and safely. You can also install electronic stability control systems in your vehicles to monitor how they are moving. If the system feels the vehicle is losing control, it will automatically take over and brake for the driver.

Rear-ending Other Vehicles

Heavier vehicles need more time to stop than smaller vehicles, and when a substantial load is in the back of a trailer, the larger vehicle needs even more space. The best protection from rear-end collisions is defensive driving. Make sure your drivers are properly trained on how to drive reactively. You can also install technology that keeps track of vehicle acceleration and deceleration. This will help you identify which drivers are prone to hard-braking when out on the road.

When your drivers get into accidents, the combined cost of repairs and claims can put you out of business.

Your Vehicles are Rear-ended

These accidents occur when drivers behind the truck are tailgating. To remedy this, drivers can flip on the flashing hazard lights when they notice a vehicle is following too closely. This will alert the other driver that the truck will continue to move at a slower speed, and that the driver should pass you when he or she gets a chance.

Drivers can also make the vehicle more visible to inattentive drivers who may be approaching too quickly by putting extra reflective tape on the truck's back end, adding more trailer lights and using other reflective signage.

Right Turn Collision

Drivers of tractor-trailers know that they need extra room to swing left before turning right, but others on the road may not know this. If a truck driver swings too far to the left, an aggressive driver may try to pull up into the small space on the right side of the truck. To prevent this, make sure your drivers are trained on making tight right turns with their larger vehicles. Encourage frequent mirror adjustments so that hazards, such as small cars on the right side of the vehicle, are seen before a collision occurs.



Left Turn Collision

Left turn collisions usually occur when a driver is in a rush to get the entire vehicle through an intersection before a light turns red, or before an oncoming car passes by. Educate your drivers on how to manage their time wisely so they never feel the need to rush from stop to stop, and encourage them to approach the intersection with caution when the light is stale green or yellow. Trying to gain an extra few minutes by making it through an intersection when space or time is limited could be extremely costly for your company.

Animal/Vehicle Collision

Thousands of animal/vehicle collisions occur every year. Due to the limited stopping ability of large, heavy trucks and the unpredictability of wildlife, these accidents can be difficult to prevent. One way to mitigate the risk is to install a reinforced bumper on the truck to minimize the damage the animal causes to the vehicle. It's also important that drivers follow hours-of-service laws so that they can stay alert while driving at night.

Backing-up Incident

Backing up a 16.2-metre (53-foot) trailer is no easy feat. Doing so in tight spaces with hard-to-see obstacles can make it even more difficult. To make it easier for drivers to back up in your fleet yard, place reflective tape or lights on large objects that could pose a hazard to drivers. Remind drivers to closely observe and take a mental picture of their surroundings at other locations so that the next time they stop at that location, they are aware of potential dangers they noticed last time.

The cost of backing-up accidents can increase dramatically when another vehicle is involved. Require drivers to have a spotter or get out of the truck completely to check for potential risks before beginning the backing-up process.

Collision While Your Vehicle is Parked

Many incidents where vehicles hit, sideswipe or back up into a tractor-trailer happen because they were parked too close to a busy area in the parking lot. Encourage your drivers to park far away from busier areas in the lot to protect themselves from being hit.

Ruined Freight

A reefer that malfunctions can turn into a huge claim for your company. Avoiding this problem begins with regularly maintaining the trailer. When out on the road, drivers should check the load often for signs of spoiling. Consider installing technology that allows someone at your office to check the temperature of the reefer trucks via satellite.

In the trucking business, preventing the types of accidents described above can save you a lot of time, stress and money. Lloyd Sadd Insurance Brokers Ltd has additional resources on how to avoid these kinds of claims and how to react if they occur. Contact us today.

If you have questions specific to your business, or would like additional information, please reach out to your Lloyd Sadd Advisor.

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