

Risk prevention: Commercial vehicles



Protect your business

Business owners face a variety of risks that can lead to devastating losses—especially if those businesses own commercial vehicles as well.

A comprehensive insurance program will assist you in your recovery, but it will never fully compensate you for the turmoil that such a loss can cause. By following these simple prevention tips, you can significantly reduce your chances of suffering a loss.

Safety first

- **Know your drivers:** Hiring good drivers is difficult. Management must know what type of driver they are looking for and thoroughly research the driver's background to assure they are selecting the best person for the position. With proper screening, procedures and documentation, the hiring selection process leaves little to chance.
- **Train your drivers:** A driver training program should be in place to assure that new employees have the knowledge and skills necessary to perform the job safely and effectively, as well as to provide the opportunity to review individual company policies with each driver. The amount of training that is needed varies directly with the complexity of the job, the type of vehicle and the knowledge and experience of the employee.
- **Know your routes:** Planning your travel ahead of time and/or using pre-determined routes can reduce unexpected hazards and delays.
- **Curb distracted driving:** Implement a zero-tolerance policy for use of mobile devices while driving. According to the Insurance Bureau of Canada, distracted driving makes drivers 23 times more likely to crash a vehicle.
- **Avoid collisions:** Defensive driving helps prevent collisions that occur because of the mistakes of others, as well as collisions caused by adverse conditions (e.g., weather, traffic, lighting). Set up standardized procedures for reporting, investigating and reviewing every collision that occurs so you can identify the cause of the collision and take steps to prevent it from happening again.
- **Carry authorized personnel only:** Drivers should never allow anyone who is not authorized by the owner to ride in the vehicle.

- **Perform regular maintenance:** Every carrier is responsible for ensuring their vehicles operate in safe condition. A preventative maintenance program supports safe operation of vehicles and can lower the total vehicle maintenance cost by extending the life of the vehicle. An effective maintenance plan should include pre-trip inspections, periodic vehicle inspections, and a log of repair and maintenance activity.
- **Perform daily inspections:** Drivers should be required to make a thorough pre-trip inspection of each vehicle they will operate. Drivers need to be concerned about the critical systems that affect the operation of the vehicle. A pre-printed checklist for the driver to indicate the condition of the vehicle before operation should be used.
- **Drive responsibly:** Proper use of vehicles extends their lives and prevents damage to the property of others. Drive on well-maintained and well-travelled roads at speeds at or below the posted speed limit. Vehicles should only be used for their intended purpose.
- **Secure loads:** Per National Safety Code Standard 10, Cargo Securement, cargo should be contained, immobilized or secured so that it won't leak, spill, blow off, fall from, fall through or otherwise be dislodged from the vehicle, or shift upon or within the vehicle. Improper storage can lead to upsets and rollovers.

Get in touch

Our commercial auto team can show you how your business can reduce collision frequency and, ultimately, lower your insurance costs. Visit rsacommercialauto.ca to discover how we can help.

To learn more about our Hassle-Free Claims® guarantee and what to expect during the claims process, visit rsagroup.ca/claims.

Claims Point→

To report a claim, start with Claims Point™, our online claims portal. Find it at rsagroup.ca/claims.

You can also contact your broker or call our 24/7 claims line at **1 800 319 9993**.