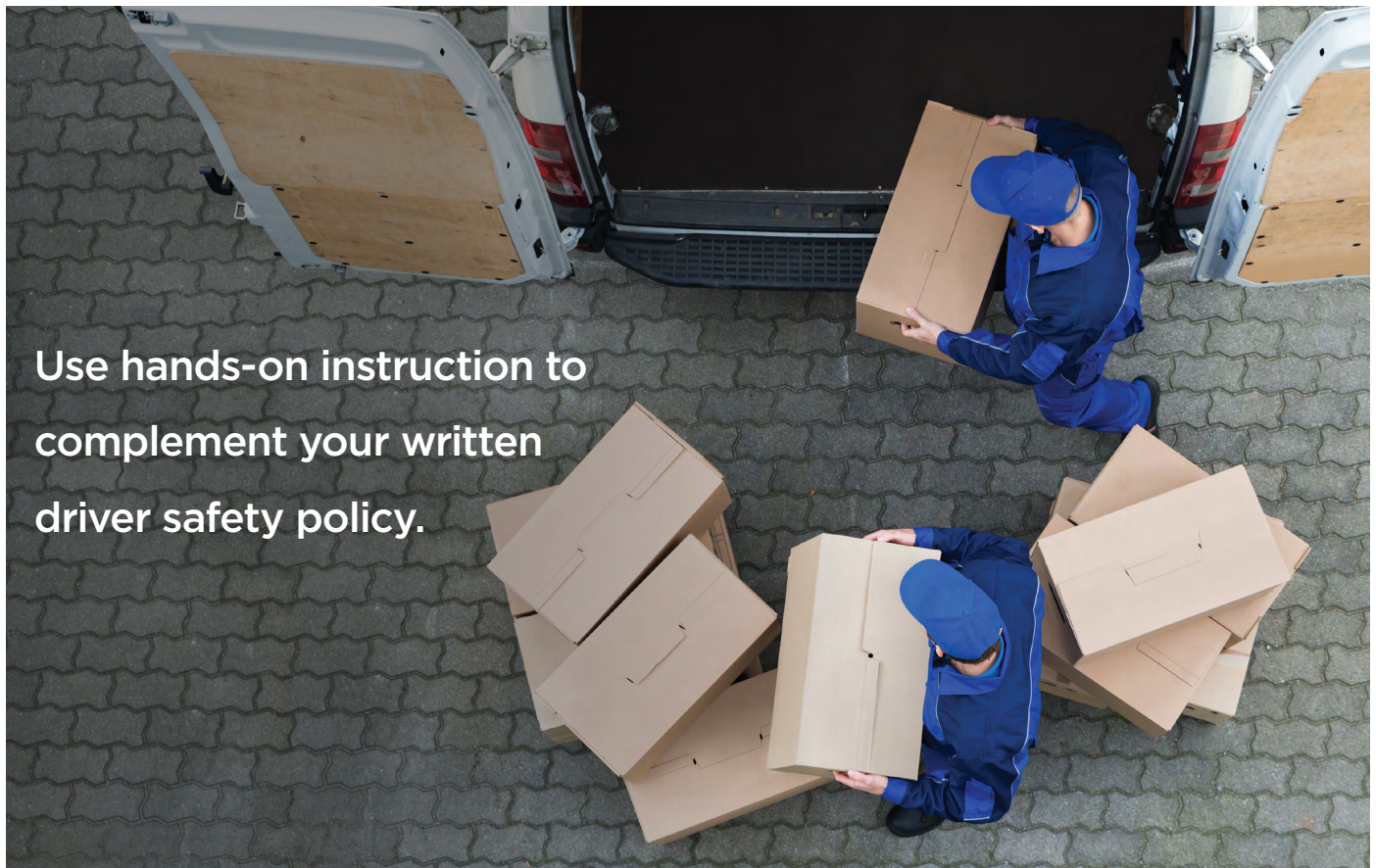


Preparing trucks and drivers to deliver your company's goods.



As a business that makes and/or distributes products, you rely on your trucks for a never-ending series of pickups and deliveries. And for companies with larger fleets, vehicle-related claims are the most frequent and severe type of loss, often resulting in higher insurance costs.

With a properly designed risk management program, you can help to reduce your fleet's exposures to loss and your overall cost of insurance. Ideally, such a program should encompass: operations; driver qualification, training and supervision; emergency equipment; vehicle maintenance and inspection; and accident reporting, recording and analysis.



A written driver safety policy should be signed by both management and employees.

Creating a written driver safety policy.

Commercial vehicle exposures and hazards can vary depending upon the area where your business operates and the commodities you transport. To have a positive impact on your fleet operations, your risk management program should include an in-force and effective written safety policy. It should be signed by both management and employees so as to confirm everyone has read and understands the guidelines in place. Your company's written safety policy should:

- Include requirements to ensure that all drivers are properly licensed for the type of vehicle they operate, and that reference checks and state motor vehicle records are obtained at the time of hire and then periodically updated and reviewed
- Require drivers and passengers to wear seat belts whenever a vehicle is in motion
- Specify that drivers minimize distractions from mobile devices while behind the wheel
- Prohibit the consumption of alcohol and illegal substances during working hours and at least four hours prior to driving
- Address personal use of company-owned vehicles; if employees are allowed personal use of company vehicles, limitations should be placed on who may drive and how far they can travel
- Require all drivers of company vehicles to sign a safe driving commitment form (see "Forms you can use in your safety program" on Page 4)
- Outline procedures for management to perform investigation and analysis of any accidents to help prevent future occurrences

Driver training to reinforce what's in writing.

Nationwide® recommends that you complement your safety policy with hands-on instruction to help ensure that drivers are taking necessary precautions when using their vehicles. Driver training should teach employees how to:

- Use emergency equipment, secure their cargo, practice proper delivery techniques, inspect their vehicles before and after operation, and take the proper steps if involved in an accident
- Activate their vehicle's alarm system to help keep it secure while not in use

Commercial Fleet Safety: Product Delivery Risk Management

- Park and unload their vehicles safely, including instruction on the proper use of unloading devices to help avoid injuring bystanders or damaging property, the proper use of hazard signals, and the avoidance of low-visibility locations, such as the crest of a hill, when stopping to make a delivery
- Use route planning strategies designed to help them avoid high hazard areas and deal with increased risks such as low overhead clearances, overhead wires, vehicle weight restrictions and roadway design restrictions

Making sure vehicles are road-worthy.

To help ensure that your delivery vehicles are properly equipped and maintained to endure routine travel, you should:

- Obtain all applicable identification credentials and mark vehicles properly to comply with federal and state regulations
- Refrain from exceeding the vehicle's or trailer's capacity for size and weight
- Comply with all hazardous materials regulations if hazmats are being transported
- Keep up-to-date maintenance records for each delivery vehicle (see "Forms you can use in your safety program" on Page 4)
- Stock vehicles with emergency equipment, including: first aid kit, flares and flashers, jumper cables, flashlight, snow removal tools and fire extinguisher
- Install vehicle alarm systems to prevent theft
- Equip trucks with adequate load-securing devices — such as sideboards, stakes and a rear-end gate — to reduce load shifting; make sure vehicle structures, systems, parts and components used to secure cargo are working properly and that tie-down and securing devices don't contain knots; and have drivers make sure all cargo is properly secured both prior to and during their trips
- Provide covered containers or tarpaulins and tie-downs for transporting loose materials such as sand and gravel



Using route planning strategies, drivers can avoid increased risks such as low overhead clearances.

Additional resources from Nationwide®.

Forms you can use in your safety program.

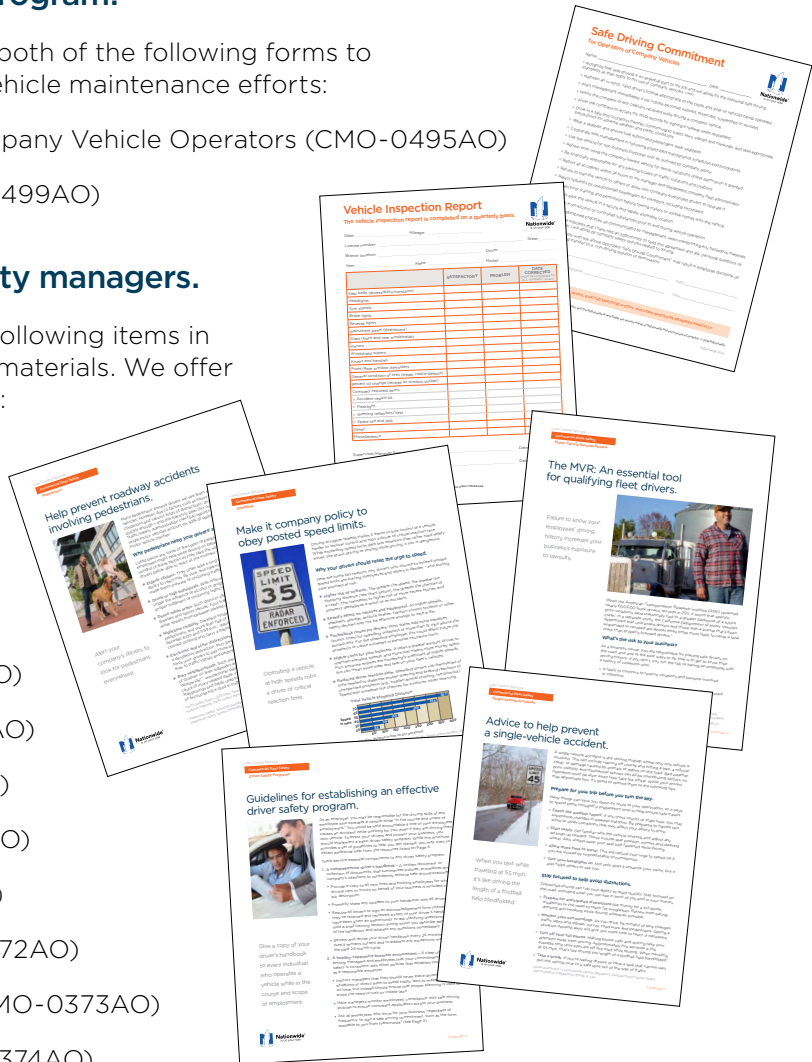
Nationwide encourages you to use one or both of the following forms to facilitate your driver safety and ongoing vehicle maintenance efforts:

- Safe Driving Commitment Form for Company Vehicle Operators (CMO-0495AO)
- Vehicle Inspection Report Form (CMO-0499AO)

More topics of interest to fleet safety managers.

We invite you to review some or all of the following items in our growing library of loss control-related materials. We offer documents on each of the following topics:

- Pedestrians (CMO-0363AO)
- Intersections (CMO-0364AO)
- Speeding (CMO-0365AO)
- Drowsy Driving (CMO-0366AO)
- Reduced-Visibility Driving (CMO-0367AO)
- Pre-Trip Vehicle Inspection (CMO-0368AO)
- Single-Vehicle Accidents (CMO-0369AO)
- Proper Following Distance (CMO-0370AO)
- Post-Accident Reporting (CMO-0371AO)
- Motor Vehicle Records Review (CMO-0372AO)
- Establishing a Driver Safety Program (CMO-0373AO)
- Hired and Non-Owned Vehicles (CMO-0374AO)



To obtain electronic or paper copies of one or more of these documents, contact your Nationwide agent or your Loss Control Services representative and refer to the form number listed next to each item.

Providing solutions to help our members manage risk.SM



For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.

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