

The Safety Zone



AmTrust North America
An AmTrust Financial Company

Your Success Is Our Policy.®

An AmTrust North America Loss Control Newsletter

Distracted driving causes deadly car accidents

Each year, the leading cause of work-related fatalities in the U.S. is motor vehicle crashes. A large portion of these deaths are caused by distracted driving. This occurs when a driver's attention is on anything other than driving.

Chief among the distractions is the use of electronic devices, such as cell phones used to talk, listen, text, or check maps, etc. Even reaching for a cell phone or using a hands-free device takes a driver's focus off the road.

Distracted driving has become an epidemic in the U.S. It is a threat to your workers, their families, your business and the public. It also places your workers' compensation and liability insurance policies at risk.

AmTrust supports the efforts of the Department of Labor (DOL), the Department of Transportation (DOT), the National Safety Council, The National Highway Traffic Safety Administration (NHTSA), OSHA and many other organizations that are on a mission to stop distracted driving in order to prevent injuries and save lives.

A federal law became effective January 3, 2012 that prohibits commercial vehicle operators from using handheld phones while driving. A commercial vehicle is one that weighs more than 10,000 pounds and crosses a state line for business purposes, or any vehicle that weighs over 26,000 pounds. A driver who violates this law faces steep fines and the possible loss of their commercial operator's license. A company that is caught allowing their drivers to use handheld cell phones can be fined up to \$11,000.

OSHA has announced a new enforcement program that involves investigations of motor vehicle accidents and the cell phone records of companies with employees involved. Fines will be issued if an accident involves texting while driving. Employers are held responsible when employees are required to text while driving or when work is structured so that texting is a practical necessity even if not a formal requirement.

As our valued customer, AmTrust recommends that you implement a restrictive cell phone policy for all employees driving in pursuit of company business – whether in a company-owned vehicle or personal vehicle used for any company business. Also, consider placing stickers or decals inside company vehicles to remind employees of their obligations under your company's policy.

To view a sample Distracted Driving Policy for you to consider using, please click the following link: [Distracted driving policy sample.pdf](#). We encourage all employers with a driving exposure to adopt this policy or one that is similar.

Our Loss Control team will be evaluating the presence of a formal policy during our underwriting surveys.

The DOT hosts a series of videos on YouTube called "Faces of Distracted Driving." AT&T presented a similar campaign in 2010 with a 10-minute documentary called, "The Last Text," with nearly three million views to-date. We also encourage your review the "Additional Resources" listing posted in the next article below.

Additional Resources (source: OSHA)

Organizations active in the national campaign against distracted driving include:

[The Centers for Disease Control and Prevention](#)

[National Institute for Occupational Safety and Health \(NIOSH\)](#) provides information on risk factors for motor vehicle-related crashes in the workplace, including distracted driving. The NIOSH page offers a range of resources on all aspects of driving for work: publications geared to employers, safety professionals and researchers; and investigative reports of motor vehicle fatalities at work.

[National Center for Injury Prevention and Control](#) provides information on distracted driving risks in the general population as part of its motor vehicle injury prevention program, which focuses on improving use of occupant restraints, reducing impaired driving and helping groups at risk: child passengers, teen drivers, adult drivers, pedestrians and cyclists.

[The National Safety Council's \(NSC\) Safety on the Road program](#) addresses distracted driving and contains resources including a distracted driving resource kit and a distracted driving quarterly newsletter. Additionally, this site provides reports, research, publications and current news related to other areas of driving safety.

[The Network for Traffic Safety \(NETS\)](#) has partnered with the Department of Transportation in Drive Safety Work Week 2010 and provides distracted driving resources and meaningful education and awareness activities to keep workers safe.

[The National Organizations for Youth Safety \(NOYS\)](#) is a collaborative network of national organizations and federal agencies that serve youths and focus on youth safety and health. NOYS has selected 20 youth from the U.S. Department of Transportation's Distracted Driving Summit in September 2010 to serve on the Teen Leadership Team that will develop and implement a youth-led community distracted driving prevention program.

FocusDriven is an advocacy group for victims of motor vehicle crashes involving drivers using cell phones. FocusDriven collaborates with the Department of Transportation and the National Safety Council on defensive driving prevention actions.

American Automobile Association Foundation for Traffic Safety is dedicated to saving lives and reducing injuries on the roads. It is a not-for-profit, publicly-supported charitable educational and research organization. Since 1947, the foundation has funded over 200 projects designed to discover the causes of traffic crashes, prevent them and minimize injuries when they do occur.

[The University of Minnesota's](#) Transportation Center conducts research on cell phones and driving safety. This website offers publications of research and a video of the Teen Driver Support System, an in car device that reports to the driver and parent of unsafe driver behavior.

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