

A PMP EDUCATIONAL UPDATE | APRIL 2018



## Driver safety should be a priority for every PMP

By **PETER YOUNG**

Your daily routine may include using a variety of products and high temperatures to rid pests from your customers' properties, but the most dangerous piece of equipment you handle each day is your vehicle. The most frequent insurance claims for pest management professionals (PMPs) are related to vehicles used on the job. That's why, whether your company has one vehicle or a large fleet, driver safety should be a priority.



PCopro's John Culotta has written about this in previous DTY newsletters, but with an increase in the numbers of PMP commercial auto claims related to distracted driving — and considering that April is [Distracted Driving Awareness Month](#) — the issue warrants more attention. I urge you to visit [Distraction.gov](#) or the [National Safety Council](#) to learn more about this growing problem. You will see just how serious this issue is.

### Understand the risks

You have insurance to cover your legal fees, bodily injury claims and repair costs. But large claims not only can result in large deductibles — they can also make it tougher to secure affordable coverage. There are additional risks that go right to your bottom line:

- Employers can be held vicariously responsible for an employee's accident, especially if they failed to perform a necessary background check or monitor an employee's motor vehicle record (MVR). This legal concept is called "negligent entrustment."
- Serious accidents can also harm a company's reputation. No one wants their company name on the evening news related to an accident. Plus, a high-profile accident may make new or prospective customers think twice before hiring your firm.

### Putting safety first

You cannot eliminate all accidents, but you can take these five steps to reduce the likelihood they will happen and lessen the severity if they do:

1. **Hire carefully.** A past driving record is the best indicator of future driving behavior, so review a candidate's MVR, using national databases when possible, and look for red flags such as driving under the influence or points on the

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license. Also, make new hires undergo a road test or ride-along with you or a qualified manager.

2. **Conduct ongoing reviews.** By conducting road tests at least every six months, you can reinforce positive behaviors or correct negative behaviors with defensive driving courses.
3. **Have a clear, enforceable policy.** A clear, enforceable safe driving policy outlines prohibited acts and distractions, like texting, eating or smoking. It also includes safer alternative behaviors such as pulling over to make calls. This should be a written policy provided to all employees.
4. **Consider technology.** Telematics and GPS tracking are used increasingly to report information on a vehicle's location and condition and the driver's behavior. This allows you to address problems more quickly.
5. **Document, document, document.** Log maintenance schedules and records. Also, retain proof of all road tests and defensive driving courses or other remedial steps taken to correct bad behaviors. Keep accident reporting forms in each vehicle to make post-accident documentation easier.

In the event of an accident that results in a lawsuit against your company, all these safety steps will be reviewed to determine your responsibility. You can read more about these risk management and loss control measures and others in "[Driving On The Edge](#)," our risk brief on distracted driving. And along with these risk management steps, make sure you have the right insurance to prepare for any eventuality.

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