



Motor Vehicle Safety for Health Care Workers

One safety area health care employers should be aware of relates to motor vehicles, since an employee who drives to provide health care in a home or community setting is at risk for vehicular injury. Because of this, attention to safety should be a top priority to help reduce the number of motor vehicle crashes — whether the employee drives full time or only as an incidental part of the job.

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United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

By implementing a sound, safe driving program, including a written, safe driving policy, employers will help keep their employees safer while reducing their own exposure.



Who's at Risk?

There are several areas of exposure to consider. They include:

- Employees using private passenger cars to perform home health care.
- Employees using vans to pick up and transport patients.
- Employees providing ambulance services.

Why Safety is Important

- Motor vehicle crashes are the leading cause of work-related deaths in the United States.
- Between 2003 and 2014, 22,000 workers died in work-related motor vehicle crashes. In 2013 alone, such crashes cost U.S. employers \$25 billion — \$65,000 per non-fatal injury and \$671,000 per death.
- Accidents can occur any time an employee uses their personal vehicle when doing work for their company.

Establish a Safe Driving Policy

- This is an important step in preventing motor vehicle accidents. Employers should have a written, safe driving policy that complies with state laws. The policy should be distributed to all employees, and should be read, understood and signed. The following are appropriate areas of focus:

Motor Vehicle Reports

Employers are responsible for the employees who drive as part of their job duties, so the utmost care should be taken in screening those individuals.

- Employers should obtain Motor Vehicle Reports (MVRs) for candidates for any position that directly requires or could possibly lead to driving for a work-related activity.
- Periodic MVRs should be run on all employees who drive on company business to ensure they are maintaining safe driving habits.
- The cost of obtaining an MVR is minimal compared to the detriment a motor vehicle accident can bring not only to an employer's workers' compensation experience, but to the company's reputation.
- Poor employee MVRs should be subject to consequences, as written in the policy, regardless of whether the employee was on company business at the time of an infraction.
- Employees who drive poorly for their personal business are not likely to be safe drivers on company business.

Road to Safety

According to information from the U.S. Bureau of Labor Statistics, driving-related incidents accounted for more than two out of every five fatal work injuries in 2012 — more than any other occupational category. Driving accidents can happen in a flash, which is why it's critical to understand the importance of safe driving.

Our **Road to Safety** driving campaign is targeted at employers and their employees who undertake incidental driving as part of their everyday operations. Topics covered include:

- Defensive Driving
- Alcohol & Drug Testing
- Hiring for Safety
- Motor Vehicle Safety
- Accident Investigation
- Distracted Driving
- Fatigued Driving

For more information and downloadable materials, visit UnitedHeartland.com, click on *Toolbox* and then *Road to Safety* in the left hand menu under Loss Control.



Vehicle Selection

- If employees receive company vehicles, attention to vehicle safety during purchase can help the company limit their workers' compensation exposure.
- Vehicles should have high front, side and rear crash ratings (iihs.org and safecar.gov contain information about crash safety).
- Commercial trucks should have adequate handholds to get in and out of cabs and trailers.

Vehicle Maintenance

- Company vehicles should follow a scheduled maintenance plan and should be maintained by a licensed mechanic.
- Pre-inspections should be conducted and documented prior to and following use of the vehicle. Inspection should include items such as: tire pressure, fluid levels, windshield cracks and other routine checks — which should be completed and logged. Any defects should be corrected immediately. These are required by the Department of Transportation for commercial vehicles, including 16 passenger vans, and are a good practice to follow for all vehicles.

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Want to know more?

United Heartland has developed and identified safety resources to support those providing health care in home and community settings. Contact your dedicated United Heartland Loss Control representative today or contact us at 800-258-2667.

