

# TRANSNEWS

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Volume 27

Trans-News is a newsletter for our customers dedicated to bringing you useful and timely information about safety, loss control, insurance and industry issues.



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Please contact us with any questions, comments and ideas!

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# SAFETY TIPS

Volume 25

## *Red Light Running Is DANGEROUS*

Each year more than 850 people die and about 170,000 are injured in crashes caused by drivers running red lights, according to the National Highway Traffic Safety Administration's latest statistics.

Follow these safety tips when approaching an intersection with a traffic light:

- Approach the intersection anticipating that the light will turn red.
- Reduce your speed and anticipate a light change when you approach a "stale green" light (where the light has been green for some time). Cover the brake with your foot so you are

prepared to stop.

- NEVER drive through a red light. Always stop.
- Maintain a safe following distance so you can bring your vehicle to a controlled stop.
- Slow down and prepare to stop if the light turns yellow. A yellow light means clear the intersection and prepare to stop. It does not mean hurry up and try to beat the light. In many states it is illegal to accelerate on yellow if there is sufficient distance to stop your vehicle.
- When the light changes from red to green, hesitate at least two seconds before

pulling out. Do not instantly accelerate through the intersection. This will help prevent you being struck by a red light runner. Red light runners may not do it intentionally; they may be distracted or not notice the changing lights.

- Watch for approaching vehicles that may not be slowing down to stop.
- Check the cross traffic to make sure it has cleared the intersection.
- Look left, right and then left again before proceeding.
- In states where it is legal to make a right turn on red; always come to a complete stop before turning. After the complete stop, check cross traffic and yield to pedestrians and oncoming vehicles. Then you may turn if it is clear to do so. Always look in the direction you want to go before you move. Many drivers do not perform that simple step. It will help prevent striking pedestrians crossing in front of you or other motorists who may have come up beside your vehicle.

## *THE MAGIC TOUCH*

A great way to beat stress is massage. Therapeutic massage has been shown to improve the flow of blood and lymph in the body and to relieve muscle tension.

Can't afford a masseur or masseuse? Don't like other people touching you? Try do-it-yourself acupressure.

**Benefits of Using Acupressure** include relieving pain, balancing the body, and maintaining good health. Acupressure's healing touch reduces tension, increases circulation, and enables the body to relax deeply. By relieving stress, acupressure therapy strengthens

resistance to disease and promotes wellness.

Like acupuncture, acupressure relieves stress by balancing the flow of energy through our bodies. Western medicine explains the same effect by saying the pressure stimulates the brain's release of endorphins, chemicals that reduce stress and promote a feeling of well-being.

Close your eyes and try each of these acupressure points for one minute:

**Forehead:** Place your index fingers an inch apart directly above

All drivers should remember that the few seconds they think they save by running a red light are not worth the risk of injuring or killing themselves or other. Obeying red light signals can prevent thousands of tragic crashes.

## Report Close Calls - It's Your Responsibility

A worker spotted his partner side-grinding without wearing a face shield and reminded him that grinding wheels can disintegrate. About three minutes later, that's exactly what happened. Thankfully, the worker had followed his co-worker's advice and donned a face shield. He wasn't hurt.

Such incidents are typical examples of thousands of close calls occurring in workplaces around the world every day. It's been estimated that for every serious injury, there may be 600 close calls.

Letting unsafe situations slide without reporting them to your supervisor is like telling your co-workers: "I escaped with eight of my nine lives intact. Let's see if you can do the same." Imagine the guilt you would feel if a serious injury or fatality took place because the victim wasn't told of a potential hazard that you were fortunate enough to survive without getting hurt.

Close calls can be caused by a number of situations, some working in tandem. Here are a few examples:

- Poor machinery or tool maintenance.
- Failure to wear personal protective equipment.
- Inadequate machine guarding.
- Falling, tripping or slipping as a result of poor workplace housekeeping.
- Ineffective training and supervision.

Perhaps you experienced a close call or "near miss" today or this week without even realizing it. Did you step over a spill in the coffee

room? Slips and falls are the third leading cause of disabling injuries in North America. Have you opened a door in your work area lately, only to discover someone else coming right at you? What if that person was carrying boxes or you didn't look up in time?

While it is the supervisor's responsibility to look at immediate and underlying causes for the incident and develop an action plan for prevention, it's your responsibility to report close calls. Working with your supervisor will ensure close call incidents are eliminated.

Does a spill in the coffee room have to be reported? Maybe not, but it would only take you 30 seconds to wipe up that spill. If there are strict regulations in your workplace when it comes to such duties or if you are not sure what the spill is, then yes - it is your responsibility to report this spill - no matter how small - to your supervisor. How about bumping into someone like in our second example? Perhaps your supervisor is unaware of this hazard. It needs to be brought to his or her attention to see if something can be done about it. Nothing can get done if it isn't reported.

After experiencing a close call the usual response is to dust yourself off, consider yourself lucky and go on with your work without reporting the incident. Safety has nothing to do with luck. A close call is a red flag warning you that something is wrong. Report all unsafe work practices to your supervisor.

## FMCSA Warns Drivers Against Use of Anti-Smoking Medicine

On June 2, 2008, the Federal Motor Carrier Safety Administration issued a statement saying that drivers of commercial vehicles, including motorcoaches, school buses and vans, should not use the FDA-approved stop-smoking drug Chantix because of its potential side effects.

FMCSA said that drivers who use Chantix should not be medically qualified and approved for driving by medical examiners. You should ensure that your drivers who are medically certified but using Chantix either stop using the drug or stop driving.

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### *Magic Touch*

*(Continued from page 1)*

your eyes at the hairline. Make slow inward circles. This is also helpful for tension headaches.

**Eyes:** Press lightly at the inside corners of your eyes.

**Abdomen:** Apply pressure to the spot 1 1/2 inches below your belly button.

**Hands:** Using your thumb and index finger, pinch the point in the web of skin between the thumb and index finger of your opposite hand.

**Wrist:** Apply pressure to the spot on the underside of your arm in the middle of the wrist, two finger widths from the crease where your hand bends.

**Fingers:** Apply pressure, using your thumb and middle finger, to the bottom corner of the fingernail on the thumb side of the middle finger of the opposite hand.

# The Driver's Seat

**"Just the facts!"** This simple phrase was made famous by the late Jack Webb in the 1950's TV police drama *Dragnet*. Sergeant Joe Friday would take statements at the crime scene and as soon as a witness would start to ramble on, he would interrupt and utter his famous line, "Just the facts." This simple phrase should be part of every bus operator's driver's manual.

As a regulated industry, businesses involved with people transportation must never lose sight of their obligation to protect the riding public. But beyond that primary responsibility a company should adopt an overall policy to be shared with every employee. As a regulated operator you are mandated to purchase minimum insurance protection. The amount of coverage required is dependent upon your type of operation. But whether you operate interstate or intrastate or you're a limo operator or a school bus contractor there is a certain amount of information that should be shared with your employees to make them not only understand some of the managerial problems you face on a day to day basis but to make them feel that they are important to your business and the overall success of the company. A simple statement of corporate insurance philosophy should be at the top of the list.

This statement should make clear to all employees the objectives of the corporate insurance program. Suggested wording might read as follows: ***"It shall be the policy of XYZ Bus Company to protect the assets of the corporation by the adoption and usage of accepted principles of Insurance and/or Risk Management. In addition to the protection of its assets, it shall also be the objective of the corporation to protect the welfare of its employees and the protection and safeguard of the life and property of its passengers and the general public."*** This simple statement lets your employees know that management is not only concerned about the business and its assets but it tells the employees that their welfare is a particular concern to management. It brings the employees into the "Loop" so to speak. It makes them feel that they are part of the business and that they have an interest in protecting the assets of the business.

I bring this up for a very important reason. The cost of doing business is increasing almost on a daily basis. Some costs you have control over and others you don't. You have very little control over the cost of fuel, replacement parts or new equipment. You have some control over salaries and benefits. The one expense factor in the ledger that you do have significant control over

are your insurance costs and in particular your commercial automobile liability and physical damage coverage. Does this sound strange? It shouldn't! While you can't operate without insurance you can keep the cost of insurance down with proper risk management and loss control. I think you all know that premiums and losses have a direct relationship. The lower your losses the less your premiums and conversely, the higher your losses, the more you will pay. So the ability to cut costs rests with good loss control.

But let's get back to the employee driver and how much they can affect your losses and by extension your bottom line. All too often we hear of incidents where drivers talk too much! It's not intentional and in many cases they feel they're doing the right thing; but in reality they could be inadvertently providing information that could be detrimental to the defense of a claim. We recently received a memo from one of our insurance providers that expresses their concerns. It reads in part "On a pretty regular basis our driver's are giving recorded statements to the adverse carrier's adjuster. These statements have a tendency to hurt our liability position



and can be used against our insured in arbitration where many disputed liability claims end up. While the drivers may think they are not hurting the liability investigation, the adjusters are well trained to skew the facts to their favor and even in the most adverse cases of liability will try to get a percentage of comparative negligence against our insured."

*"Accidents and unavoidable claims are bad enough; but when the cost of a claim rises because a driver has given information to the adverse carrier's adjuster, that's unacceptable."*

A vehicle should not leave the depot unless there is an accident kit on board. Depending upon your insurance company the accident kits may vary but they all contain the basic information of what to do in the event of an accident. Having the accident kit on board is only useful if the driver is aware of the procedures he must take if involved in an accident. Typical procedures are:

**First:**

**Stop** immediately and determine damage

**Place** emergency flares or flags

**Assist** the injured and be sure to secure medical attention as soon as possible

**Notify** your employer of the accident

**Second:**

**Get** witnesses and passengers' statements (on courtesy cards if included)

**Obtain** names and addresses of passengers,

other driver(s) and occupants of other vehicles, names and addresses of injured, license numbers of cars involved and other vehicles at the scene and names and addresses of witnesses

**Complete** the "On the spot" accident report and submit to your employer as soon as possible

**If** there are multiple injuries, more than one vehicle involved, substantial property damage or hazmat conditions, report the accident immediately to your insurance company's designated claims office **Where** required by law, report the incident to the state police or local police authority

*Important:*

**MAKE NO STATEMENTS TO ANYONE EXCEPT:**

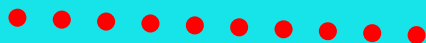
*A police officer*

*Your employer or his representative*

*Your insurance company claim representative*

*Give no statement to anyone other than the above*

*Make no settlements and do not accept liability*



In every accident situation there are only two possible situations; you are either at fault or not at fault.

Within these two criteria there may be degrees of fault. For example, if you are stopped at a red light and rear ended it would be difficult to be held at fault for any portion of liability.

However, if the light turns green and you begin to move and then suddenly stop and are rear ended, a court may find that even though you were hit from behind, the fact that you had begun to move establishes a modicum of liability. So it is important to understand that any comments made beyond a simple statement of fact could prejudice the results of the claim.

Additionally there is one phrase your driver's should never utter no matter what the circumstances and that is "I'm sorry! It was my fault. I should have waited for the intersection to clear, etc." You might as well get out the checkbook.

When all is said and done it is imperative that your drivers understand your business and how important it is to the success of the business to minimize losses. Driver safety meetings should be held as often as needed and at each meeting they should be made aware of the company's current loss activity and tested on their familiarity of what to do in the event of an accident. They have to understand that their safe operation of your vehicle is not only good for the company's bottom line but good for them as well. And remember to stress that when involved in an accident just state the facts.

**DON'T  
TAKE  
SHORTCUTS  
ON  
THE JOB**