Trucking Safety Talks Packet

Trucking Safety Talks Packet

Table of Contents

Adding Up the Cost of an Accident	7
Avoiding Right Turn Squeeze Crashes	8
Chocking and Blocking	9
Commit to Safety by Using PPE	11
Common Driving Procedures: Turns and Intersections	12
Concrete Truck Safety	13
Conveyor Belt Safety Precautions	15
Dealing With Sun Glare	17
Diesel Exhaust and Your Health	19
Driving in Extreme Weather Conditions	21
Dry Van Cargo Securement	23
Exercising Ladder Safety	25
Hand-held Cellphones are Dangerous and Illegal	27
Handling and Storing Flammable Liquids	28
Help Keep Our Safety Program Rolling	30
Inspiring Safety-minded Work Habits in Others	31
It's Your Job to Drive Defensively	32
Load Securing Safety for Flatbed Drivers	34
Maintain a Safe Following Distance	36
Mount and Dismount Safely	37
Opening and Closing Trailer Doors	39
Pre-trip Vehicle Safety Inspection	41
Preventing Accidents on the Road	43
Preventing Cargo Theft	45
Preventing Falls with Three-point Contact	46
Preventing Lane Change Crashes	48
Preventing Rear-end Crashes	50
Preventing Slips on Wet Surfaces	52
Preventing Vehicle Fires	53
Protect Against Hand Injuries	54
Protect Yourself From Chemical Exposure	55

Trucking Safety Talks Packet

Railroad Crossing Safety	57
Reefer Safety Tips	59
Refuel with Safety in Mind	61
Removing Ice and Snow Buildup on Trucks Safely	63
Responding Safely to a Chemical-related Accident	64
Roadway Safety Driving Tips	66
Safe Lifting Tips for Heavy Loads	67
Safety Belts Save Lives — Buckle Up!	69
Safety in Reverse	71
Safety Tips for City Driving	73
Safety Tips for Dump Truck Drivers	75
Sleep Apnea Awareness	77
Staying Safe While Driving at Night	79
Staying Safe While Using Hand Tools	81
Steer Clear of Pinch Point Injuries	82
Take Precautions to Prevent Accidents	83
Take Precautions When Operating a Forklift	85
Toxic Chemical Use and Care	87
Use Caution with Lift Gates	89
Vehicle Safety for Emergency Responders	91
Winter Driving and Skid Safety	94
Your Mirrors — A Crucial Driving Tool	96

Safety Meeting Attendance Form

SAFETY MEETING INFORMATION (INSTRUCTOR USE ONLY)					
Site: Locatio	Location: Instructor:			Location: Instruc	Instructor:
Date of Safety Meeting:	Length of Safety Meeting:	Safety Meeting Topic:			

		ATTENDANCE SHEET	
No.	Name (Printed)	Signature	Company
			, ,
-			
-			

Trucking Safety Talks Packet

		ATTENDANCE SHEET		
No.	Name (Printed)	Signature	Company	

Trucking Safety Talks Packet

Provided by: Deeley Insurance Group, LLC

Adding Up the Cost of an Accident

We all know that safety is important, but do you realize just how costly a workplace injury can be? When all is said and done, injuries can cost business owners hundreds of thousands of dollars. The extra expense to pay for injuries has a powerfully negative effect on a company's bottom line.

Why is profitability also an important issue to you? The only way that can stay in business is to operate at a profit, and that ability can be threatened by a serious workplace injury.

The Real Cost of Workplace Injuries
It may be surprising to hear that most companies do not have a high profit margin—3% is about average. Expenses take a large chunk of the income, and competition limits how much we can charge for the services we provide.

Each time an accident occurs, the cost of the injury must be subtracted from profits. Consider the following two examples:

- At a 5% profit margin, an extra \$20,000 in income is needed to compensate for a \$1,000 injury.
- If the profit margin is nearer to 1%, an additional \$100,000 worth of new income is necessary to maintain that profit level for the same injury.

As you can see, that adds up to a lot of extra income just to compensate for a single injury. Every time a worker gets hurt on the job, other employees are affected too. You may need to

work extra hours to make up for lost production, or if there aren't enough new jobs to compensate for the injury, the company may be forced to make difficult budget decisions such as cutting hours or instituting layoffs.

Also, recovering from an injury can mean time away from work, reduced compensation, painful rehabilitation and frustrating adjustments to daily life.

Practice Prevention

Though operating at a profit is essential to our success, our top priority is to keep our employees safe and healthy. That's why we are counting on you to help practice good safety principles, including following all safety protocols, even if they seem unnecessary or slow you down. Safe work behavior will contribute directly to our bottom line as well as to everyone's job security. By observing safety precautions, we can limit on-the-job accidents.

It is always wiser to spend a bit more time doing the job safely than to risk getting a serious injury. Be sure to always follow our safety guidelines and stay alert for unsafe conditions. Think of practicing good safety as both pain-free and profitable—a win-win situation for everyone!

Provided by: Deeley Insurance Group, LLC

Avoiding Right Turn Squeeze Crashes

Large commercial vehicles can be challenging to maneuver, particularly on residential and city streets. Taking a turn too sharply or widely can lead to costly accidents and serious injuries.

One common type of accident is the right turn squeeze crash, which occurs when a truck driver makes a wide right turn, leaving too much distance between the truck and the curb. When doing so, other drivers on the road may try to squeeze past the truck and could end up getting their vehicle caught underneath the truck's trailer.

Be Prepared

In order to make right turns as safe as possible, drivers should be aware of their environments and the potential challenges that they may impose. For example, a particularly narrow intersection can make right turns especially dangerous.

It is also important that the vehicles and trailers are in proper working order. A broken turn signal or a lack of adequate mirrors will make any type of driving unsafe.

Turning Techniques

There are many steps to making a turn. As a truck driver, you have a responsibility for not only your own safety, but that of pedestrians and other drivers as well. When making a right turn, adhere to the following steps in order to make the process as safe as possible:

1. Prepare for the turn by moving into the right-hand lane as early as you can.

- 2. Activate your turn signal well in advance, and reduce your speed.
- 3. As you approach the intersection, observe the area and make sure that you will be able to safely complete the turn.
- 4. When beginning your turn, keep the rear of your trailer in the right-hand lane and close to the curb.
- 5. Avoid swinging wide to the left or crossing into other lanes.
- 6. Use your mirrors to check for other vehicles, pedestrians or obstructions.
- 7. Never back up when completing a turn.

 If you are unable to finish a turn, wait
 for other traffic to clear to do so.

Safety First

As a driver, safety should be your top priority. If you find that a turn may not be possible, it is better to take a slight detour and ensure that you will be able to get to your destination safely. A small delay is far less costly than an accident.

If you have any questions about making right turns safely, talk to your supervisor.

Provided by: Deeley Insurance Group, LLC

Chocking and Blocking

When loading or unloading trucks and trailers, an essential part of a safe working environment is the proper use of chocks and blocks. Every year, workers are severely or fatally injured because the wheels of a truck or trailer were not chocked. Vehicle drivers are also injured when trailers overturn because an unblocked freight shifted during travel.

Wheels Aren't Always Meant to Roll

Accidents are caused each year when a truck or trailer rolls away from the dock because no one took time to chock the wheels. In some cases, drivers who got out of the cab were crushed by their own rig. In other cases, lift truck drivers were injured when their forklift fell between the dock edge and a trailer that rolled away.

To prevent this from happening, the wheels of trucks or trailers at a dock should always be chocked prior to the start of any operation. Lift truck drivers should never enter a trailer without first verifying that the wheels have been chocked, that the floor of the trailer is in good condition and that it is capable of supporting the weight of the forklift and its load. In most states, OSHA requires that vehicle wheels be chocked prior to permitting forklifts to enter trailers.

Positioning of Chocks

The purpose of the chock is to pin the wheels and hold them stationary so that the tractor or trailer cannot move. However, if chocks are not placed in the right location, they may not prevent movement of the wheels.

The safest procedure is to always chock the

wheels closest to the dock, especially on a tandem-axle trailer. This is important because the lift truck entering the trailer can exert a downward force, which helps pin the wheels more effectively against the chock. Otherwise, if the front axle is chocked, the forward motion of a forklift entering the trailer may loosen the chock, allowing the trailer to move forward, or even jump the chock.

The Hazards of Shifting Loads

Freight inside the trailer must also be blocked or secured to keep the load from shifting.

Equipment such as load bars, vertical supports and load straps should be used. If left unsecured, cargo can be damaged or cause a trailer to overturn in transit. Proper safety procedures should be observed any time a load is raised and transferred.

Have Proper Equipment at Hand

Be sure the correct equipment is always available. Every loading dock should be equipped with chocks, which, if properly used, will keep vehicles from moving while being loaded or unloaded, especially when forklift trucks are used. Chocks will more likely be available at all times if they are fastened to the dock with a chain or rope to prevent their "disappearance," and stored out of high-traffic areas when not in use.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2015, 2019 Zywave, Inc. All rights reserved.

Chocks and blocks help avoid accidents. Use them, and require others to do the same!

Provided by: Deeley Insurance Group, LLC

Commit to Safety by Using PPE

On average, there are between 800 and 850 fatalities in the transportation and warehousing industries combined each year. That means that every day, two people die in a transportation or warehousing accident. That means it is more important than ever to get the protection you need from personal protective equipment (PPE) to stay healthy and happy in your job.

Often times, workers don't wear their safety equipment because it's a nuisance to put on or because it's bulky and uncomfortable. It can be tempting not to put PPE on at all unless the safety supervisor is looking, but ultimately, it is up to you to be a professional and recognize the life-saving benefits of PPE.

A poorly fitted piece of protective equipment can cause headache or pain, and if it does, see your supervisor immediately to have it adjusted or re-fitted. But most of the time, it's just a matter of getting used to wearing these items. This is a lot easier when you remember that, like the football player, you stand a better chance of continuing successfully with your job and your home life if you are protected from possible serious injury by protective equipment.

Warehouse and transportation workers face a variety of on-the-job hazards that can be prevented by proper PPE use. Here is a quick refresher on the types of equipment you should be using in your day-to-day work.

Foot protection is a must for all workers exposed to falling object hazards. Open-toed shoes are not acceptable, and your footwear should have

ample sole protection to prevent puncture wounds from beneath. Foot protection should also be slip-resistant to protect against trips and falls.

Hand and arm protection is important in the transportation and warehousing industry because of the presence of harmful materials. Depending on the work you do, you may need leather, canvas, metal mesh, fabric, coated fabric, chemical-resistant or liquid-resistant gloves.

When there is a chance of physical, chemical or radiation damage to the eyes or face, you must wear appropriate PPE. Eye and face protection is essential when working with certain types of chemicals or other toxins. Everyday glasses do not qualify and are no excuse for lack of proper protection—request eye and face PPE that fits over spectacles.

Respiratory protection is a critical piece of PPE for transportation and warehouse employees because without it, airborne toxins with the ability to cause long-term impairment or death may enter straight into the body. It is important for you to understand whether your exposures require you to use special respiratory protection, how to use it properly and what its limitations are.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2010, 2014, 2019 Zywave, Inc. All rights reserved.

Provided by: Deeley Insurance Group, LLC

Common Driving Procedures: Turns and Intersections

Do you ever get nervous when trying to make a left turn in a large work vehicle? Do you get confused as to who has the right of way when pedestrians are waiting to cross the street?

Since the engineering of American roads and city streets can vary significantly from place to place, it is sometimes confusing for drivers to know what to do. However, there are some general rules that apply to most major roadways.

Left Turns

Generally, motorists recognize left turn lanes by signage or arrows painted on the pavement. On many major streets, left turn lanes are separated from other lanes with concrete barriers.

If you are attempting to make a left turn, it is important that you watch out for opposing traffic, traffic making right turns from the other direction, and cyclists and pedestrians also on the road.

- Avoid drifting into other lanes when making a left. Turn into the closest lane possible or the one that is designated for you (if there are multiple left turn lanes).
- If you are turning left from a two-way street into a one-way street or vice versa, turn from the far-left lane into any available lane.
- When making a left at a light-regulated

intersection, assume that the oncoming traffic does not stop unless you have a left-turn arrow signal.

 Never enter an intersection to take a left turn on a red light for any reason.

Right Turns

Vehicles can make right turns at any time, unless there is a "No Turn on Red" sign present or when other traffic is passing through.

When making a right turn, be cautious of other vehicles going straight from the perpendicular direction or those turning left into the lane you wish to enter. Also exercise extreme caution around pedestrians and cyclists.

Intersections

Stop at the first white line marked on the pavement at lighted intersections. Avoid stopping between the white lines, as a crosswalk is specifically designed only for pedestrians.

If there are no lines at the intersection, then stop so as not to block the turning or crossing traffic.

As a general rule, never enter an intersection on a red light for any reason. Also, refrain from entering the intersection if it is backed up by other traffic or if pedestrians are crossing.

Provided by: Deeley Insurance Group, LLC

Concrete Truck Safety

Delivering concrete comes with a variety of additional safety concerns not faced by the average delivery driver. From filling to unloading, there are a number of operational concerns you need to keep in mind in order to ensure continued safety.

Cement Dust

Exposure to cement dust can cause irritation to your eyes, skin and upper respiratory system. Over a long period of time, repeated exposure can lead to chronic lung conditions, including lung cancer. Take precautions, including:

- Rinse your eyes with water if they come into contact with cement dust and consult a physician.
- Use soap and water to wash off dust to avoid skin damage.
- Wear a P-, N- or R-95 respirator to minimize inhalation of cement dust.
- Eat and drink only in dust-free areas to avoid ingesting cement dust.

Wet Concrete

Like cement dust, mixed concrete can also act as an irritant. When working with wet concrete:

- Avoid direct contact.
- Wear protective gloves, changing them if they become wet.
- Wear eye protection when there is a chance for concrete to splash.

• Like cement dust, wash areas that come into contract with wet concrete as soon as possible.

During Delivery

When making a delivery at a customer location, remember:

- Establish in advance the area of entrance, route through the site and the final placement of the truck for unloading.
- Make sure the area that you will travel over is stable and can support the weight of the vehicle.
- Check for any possible obstruction such as trees, overhead structures or power lines.
- Designate a traffic controller if necessary.
- Do not use additional chutes beyond those supplied on the truck.
- Use a spotter when moving the truck with an extended chute. Make sure the chutes are locked in place before moving.
- Only employees are allowed on or in

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2012, 2014, 2019 Zywave, Inc. All rights reserved.

the vehicle.

Concrete Pump Use

When operating a vehicle with a concrete pump, review the following before any work is started:

- Are the pump specifications adequate to handle the size of the load?
- Have all hoses and connectors been inspected by a qualified inspector?
- Are controls clearly marked, along with a designated emergency shutoff switch?
- Has a communication method (two-way radios, hand signals) been established between you, the vehicle operator and your spotters?
- Are all those working around the pump outfitted with the correct PPE?

Provided by: Deeley Insurance Group, LLC

Conveyor Belt Safety Precautions

Unnecessary workplace accidents can occur when employees do not think before they act or avoid taking precautions to prevent accidents. Keeping safety top of mind is especially important when working with potentially dangerous machinery like conveyor belts. In fact, OSHA frequently cites conveyor belt accidents as one of the top preventable accidents in the workplace.

For example, employees at a paper corporation were removing wood and bark chips from underneath a moving conveyor belt and shoveling them back onto the conveyor. An employee went into a narrow opening to remove bark that had accumulated under the belt. When the worker did so, the shovel caught between a roller and the underside of the moving conveyor, and pulled the worker into the machinery. The worker died as a result of the accident. This is an example of an accident that could have been prevented by exercising conveyor belt safety.

Familiarize yourself with the following conveyor belt safety tips.

Before You Start a Conveyor

- Inspect the area to ensure that no one is performing maintenance, is under the conveyor or within the fall zone.
- Make sure all guards are fitted and that the emergency stop switch is working properly.

When Working at or Near a Conveyor

- Wear a hat and safety shoes. Avoid wearing loose-fitting clothes or jewelry, and make sure that your hair is short or pulled back.
- Do not walk under a moving conveyor.
- Never clean belts, pulleys or drums while the machine is on.
- Do not perform maintenance or repairs while the conveyor is in motion.

When Working at a Powered Conveyor

- Ensure that you can see the system while you are operating the controls.
- Follow all lockout and tagout procedures before performing maintenance.
- Position yourself so that you will not be hit by moving objects.

When Working With an Aerial Conveyor

 Make sure that machine guards are in place to protect against objects falling on workers below.

General Safety Recommendations

 Always know the location of start and stop controls.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2015, 2019 Zywave, Inc. All rights reserved.

- Never step, climb, sit or ride on a conveyor belt.
- Never alter or remove machine guards.
- Never overload a conveyor outside of its design limits.
- Always report unsafe practices to your supervisor.

We're Counting on You

Conveyor belts make our jobs easier, but must be used in a safe manner at . If you have any questions or concerns about conveyor belt safety or operation, contact your supervisor.

Provided by: Deeley Insurance Group, LLC

Dealing With Sun Glare

Driving a truck comes with a number of constant hazards that you need to be aware of in order to keep yourself and others on the road safe. One hazard that can lead to serious accidents is sun glare and its effect on your vision.

Shedding Light on the Issue

According to the National Highway
Transportation Safety Administration, sun glare
is listed as a contributing factor for hundreds of
accidents each year, but the American
Automobile Association believes the number to
be higher.

The National Institute of Health conducted a study from 1995 to 2014 that looked at over 11,000 life-threatening crashes. Conditions included bright sunlight in approximately one-third of the accidents.

Bright Ideas

While sun glare is something that you do not have control over, it will not necessarily be constant. You may be driving for a considerable time or distance without an issue, but all it takes is for a cloud to move or for you to make a turn for sun glare to suddenly hinder your vision. Drivers should be prepared for sun glare and take the following precautions to limit its effects:

• Take it slow. When sun glare becomes an issue, one of the first things you should do is drive slower and leave more space between you and the vehicle in front of you. If your vision is hindered, you'll lose reaction time and therefore be at more risk of being involved in an accident.

- Use polarized sunglasses. Wearing
 polarized sunglasses will eliminate glare
 that reflects off of surfaces such as the
 windows of other cars, wet pavement
 and even your own dashboard.
- Keep windows clean. Dirty windshields and windows can make it especially difficult to see through sun glare. Take the time to clean your windows before you get on the road.
- Clear the dashboard. Sun glare can bounce off of any reflective surface, so be cautious about keeping anything on your dashboard that could create an issue.
- Utilize guidelines. If sun glare is making it difficult for you to see the road, use lane markings to make sure that you are staying straight.
- Control what you can. Sunlight is out of your control, but you may be able to at least optimize when and how you deal with it. If possible, avoid driving when the sun is at its brightest or just above the horizon. In addition, try to find routes that allow you to travel north and south so that you can avoid driving directly into the sun.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2020 Zywave, Inc. All rights reserved.

Sun Glare Summary

In conclusion, sun glare is just one of many factors that can endanger you and anyone else on the road. In order to stay safe, drivers need to understand how to deal with all kinds of suboptimal conditions. Sun glare can be constant, or it can show up unexpectedly and suddenly. As such, drivers should be prepared and take all necessary precautions to mitigate its effects.

Driver safety is one of our highest priorities at . Talk to your supervisor if you have any questions or concerns about staying safe on the road while dealing with sun glare.

Provided by: Deeley Insurance Group, LLC

Diesel Exhaust and Your Health

From trains to semi-trucks, many large commercial vehicles burn diesel fuel for power. Unfortunately, diesel emissions contain approximately 20 times more harmful particles than regular gasoline. This puts those in the transportation industry at an increased risk for adverse health effects caused by diesel exhaust. To stay safe during your daily operations it is important to follow safe work practices that will reduce your exposure.

Exposure Risk

In the long-term, occupational exposure to diesel exhaust increases the risk of lung cancer and other lung diseases by 40%. In the short-term, exposure can cause:

- Fatigue
- Drowsiness
- Tightness in the chest
- Wheezing
- Altered sense of smell
- Irritation of the noise, eyes and throat
- Nausea
- Heartburn

If you begin to feel any of these symptoms while working in an area where a diesel engine is running, notify your supervisor and move to an area where you can get some fresh air.

Prevention

Exposure increases exponentially when dealing with diesel exhaust in an enclosed area. To improve ventilation:

- Run engines indoors only when absolutely necessary.
- Attach exhaust extraction hoses to the tailpipes of idling vehicles to direct exhaust outside.
- Use mechanical ventilation systems to help move contaminated air out of the work area.
- Open as many doors and windows as practically possible to increase circulation.
- Do not run diesel engines near the fresh air intake of a building.

Maintenance

Preventive maintenance practices can reduce the amount of harmful exhaust diesel engines produce.

- Service engines regularly to ensure they function properly and emit as little exhaust as possible.
- Check for leaks in the exhaust system.

- Never tamper with an engine to try and improve fuel economy. Adjustments may increase emissions.
- Use emission control devices such as collectors, particle traps or air scrubbers. Replace any filters and clean such devices regularly.
- Check the vehicle's driving compartment for any damage that may allow exhaust to seep in while in operation. This could include cracks or holes in the cab's body or damage to weather stripping around doors and windows.

Other Controls

If other control methods cannot reduce the amount of exhaust in the air, then use proper personal protective equipment (PPE).

- Only a full-face piece, positive pressure, supplied air respirator can provide adequate protection.
- Make sure respirators are properly fitted, cleaned, stored and maintained by OSHA standards.
- Always use PPE in addition to, and never as a substitution for, other control methods.

Provided by: Deeley Insurance Group, LLC

Driving in Extreme Weather Conditions

The weather can be unpredictable and can create hazardous conditions on the road. As a truck driver, these conditions make your job much more dangerous. It is important to learn how to handle various severe weather conditions, so that you can take proper safety precautions and remain safe on the road.

Rain, Thunderstorms and Tornadoes

- Turn your headlights, wipers and defroster on to increase visibility.
- Drive in the tracks of the vehicle ahead of you and reduce your speed.
- Allow increased space between your vehicle and others, and leave extra time to stop.
- If you begin to hydroplane, hold the steering wheel straight and remove your foot from the gas pedal.
- If you are caught in a thunderstorm, pull off the road in an open area and away from trees (to avoid a lightning strike).
- If you are driving in a tornado, get out of your vehicle and find shelter. If there is not a building nearby, lie in a ditch and place your arms over your head.

Winter Weather

 Always remove ice and snow from your windows, hood and headlights before departing.

- Drive with extreme caution and at slow speeds. You will need 3 to 12 times the amount of stopping distance than you need without precipitation.
- If possible, avoid bridges and overpasses since they freeze first.
- Do not brake quickly as you may spin out of control.
- If you should get stuck, straighten your wheels and accelerate at a slow pace.

Fog

- Slow down before you reach a patch of fog in front of you.
- Use only your low beams or fog lights, and put on your defroster and windshield wipers to increase visibility.
- If the fog is extremely thick, roll down all of your windows to hear other vehicles around you.
- If you cannot see the road's edge, pull off on the right and put on your emergency flashers. Do not start driving again until you can see.

Make Safety Your Priority
Deadlines are important, but more important to is your safety. If the weather conditions are ever too severe to drive, make a wise decision and wait until it is safe to resume driving.

Provided by: Deeley Insurance Group, LLC

Dry Van Cargo Securement

As a commercial motor vehicle (CMV) driver, you know few things are more important when on the road than transporting your cargo safely. That's why the Federal Motor Carrier Safety Administration (FMCSA) has outlined regulations for making sure your cargo is loaded and secured properly.

According to the FMCSA, drivers are not allowed to operate a CMV unless the following conditions are met:

- The CMV's cargo must be properly distributed and adequately secured, and
- The CMV's structure and equipment must be secured including:
 - Tailgate
 - o Doors
 - o Tarps
 - o Spare tire
 - Other equipment used in the vehicle's operation
 - o Cargo securing equipment

Proper dry van cargo securement starts before you hit the road—always perform a pre-trip inspection of your trailer to make sure there is no debris on the floor. Pick up any paper, plastic or other items that might get in the way of the cargo.

If you are in charge of loading product into the

dry van, make sure the weight of the product is distributed evenly across the trailer's axles. Place the heaviest cargo on the bottom.

There are many ways to secure cargo after it has been loaded into a dry van:

- Dunnage bags can be filled up with air and are placed between stacks of cargo.
 The dunnage bags help prevent cargo from shifting while you're on the road and are one of the most cost-effective methods of cargo securement.
- Void fillers are another cost-effective option to secure a load. Void fillers come in a multitude of shapes and sizes, making them a good option for any load.
- Friction mats are made from thick rubber and can prevent products from sliding on the trailer floor.
- Ratchet straps are perhaps the most common way to secure dry van loads.
 They come in hundreds of styles and sizes and can be used to strap down just about anything. They are made from polyester webbing that is lightweight and incredibly strong. Use V boards on the side of cargo to avoid strap damage.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2012, 2014, 2019 Zywave, Inc. All rights reserved.

 Jack bars are useful for cargo that might tip over, such as barrels, or cargo that might slide, such as carpeting. Jack bars are placed on either side of the trailer's walls and are small enough to fit anywhere on the trailer.

These are just some of the ways to properly secure the cargo in your dry van. They are all simple to use and are designed to keep the product, and more importantly, you and other drivers, safe.

Provided by: Deeley Insurance Group, LLC

Exercising Ladder Safety

Falls from elevated surfaces are frequently listed as one of the top 10 causes of accidents in the workplace, especially in the transportation and warehousing industry where you could be working from many different locations. Most of these accidents occur due to failure to follow basic ladder safety. To help prevent ladder injuries no matter your location, practice the following safety tips.

Setting up Safely

Make sure you select the correct ladder for the job—check the length and duty rating. Proper length is a minimum of 3 feet extending over the roofline or working surface.

Inspect your ladder before each use for loose or damaged parts, such as the following:

- Steps
- Rungs
- Spreaders
- Rung dogs
- Safety feet
- Other parts

Clear the area where you will be working. Never place a ladder in front of a door that isn't locked, blocked or guarded, or in front of equipment that may become nonstationary.

Because metal ladders conduct electricity, use a wooden or fiberglass ladder near power lines or electrical equipment. Check that all locks on extension ladders are properly engaged before placing your ladder on a steady surface. The ground underneath the ladder should be level and firm. Large, flat wooden boards braced underneath a ladder can help level it on an uneven surface or soft ground. Straight, single or extension ladders should be set up at approximately a 75-degree angle.

Use the 1:4 ratio to ensure your safety when on a ladder. Place the base of the ladder 1 foot away from whatever it's leaning against for every 4 feet of height to the top of the ladder.

Use Caution

Always use caution when using a ladder and do not use a ladder for any other purpose than intended. Other safety considerations include the following:

- Make sure the weight that your ladder is supporting does not exceed its maximum load rating (user plus materials). Only one person should be on a ladder at a time.
- Keep your body centered between the rails of the ladder at all times. Do not lean too far to the side while working. Never overreach—instead, descend

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2010, 2014, 2019 Zywave, Inc. All rights reserved.

from the ladder and move it to a better position.

- Do not step on the top step, bucket shelf or attempt to climb or stand on the rear section of a stepladder.
- Always face the ladder when climbing up or down. Never leave a raised ladder unattended.
- Slowly step down from a ladder if you feel dizzy or tired.
- Non-slip footwear should be worn at all times when on a ladder.

Minimize ladder accidents by adhering to these safety and prevention tips.

Provided by: Deeley Insurance Group, LLC

Hand-held Cellphones are Dangerous... and Illegal

On Jan. 3, 2012, the Department of Transportation prohibited commercial motor vehicle operators with interstate authority from using hand-held mobile phones.

This restriction is designed to curb distractions for commercial truck and bus drivers: The odds of being involved in a safety-critical event are 23.2 times greater for CMV drivers who text while driving than for those who do not.

Banned Devices and Practices

The use of hand-held mobile phones is strictly prohibited. Making or receiving calls, texting and other functions are not allowed to be performed while operating a CMV.

Drivers may use their hand-held device when stationary, so long as they have moved to the side of or off the road or highway and can safely remain stationary.

Hands-free Devices

Drivers may continue to use hands-free devices, but only if they do not cause a distraction. Points to remember:

- It is illegal to dial calls, provided dialing requires the driver to push more than one button.
- In order to answer the call, the phone must be within the driver's reach and easily accessible.
- Citizens' Band (CB) radios, two-way radios and walkie-talkies are permitted.

- Drivers are allowed to use a hand-held mobile device in cases of emergency, so long as they are notifying law enforcement or other emergency services.
- Certain states do have outright bans on the use of mobile telephones; be aware of the laws in your area of operations.

Avoid Fines

Drivers who violate the restriction will face federal civil penalties of up to \$2,750 for each offense, and disqualification from operating a commercial motor vehicle for multiple offenses. Additionally, states will suspend a driver's commercial driver's license (CDL) after two or more serious traffic violations.

Keep in Touch

If you have any questions or concerns about the hand-held mobile phone restrictions, contact your supervisor immediately. Your safety is a top priority at .

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2012, 2014, 2019 Zywave, Inc. All rights reserved.

Provided by: Deeley Insurance Group, LLC

Handling and Storing Flammable Liquids

Flammable and combustible liquids are present in many workplaces. Gasoline, diesel fuel and many common products such as solvents, thinners, cleaners, adhesives, paints, waxes and polishes may be highly flammable or combustible. If used or stored improperly, these types of liquids can cause serious injury or death.

To understand the dangers of flammable and combustible liquids, it is important to know that it is the vapor, not the liquid, that burns. For instance, an explosion can occur when a worker drains a gasoline tank and begins repairs involving welding or brazing on the tank. Although the tank is empty, it contains gasoline vapors. If the vapor concentration is within the explosive range and a source of ignition is introduced, an explosion can easily occur.

General Safety Rules and Precautions
The following work practices must be followed
when handling flammable and combustible
liquids:

- Use Class I flammable liquids (any liquid that can ignite at less than 100° F) only where no open flame or other ignition source is in the path of the vapor.
- All containers must be properly labeled and marked with the complete chemical name.
- All containers must be metal, sealed with a cap or lid and not damaged or

leaking.

- Don't store flammable liquid containers next to exits, aisles, stairways or doors—even for a brief time. Flammable containers may also not be placed where they can interfere with the exit from an area or building in an emergency situation.
- Dispense flammable and combustible liquids with approved pump or metal self-closing faucets only.
- Do not transfer liquid unless an employee who is trained to stop the transfer in the event of a spill is present.
- When transferring flammable liquids from one container to another, the two containers must be connected by a conducting wire and one container must be grounded.
- Remember that welding, flame cutting and soldering and other flame-, heat- or spark-producing work is not allowed within 25 feet of liquid use and storage areas.
- Never smoke in storage and handling areas of combustible and flammable

liquids, or in a 25-foot radius around these areas.

 Maintain access to fire extinguishers and other emergency response equipment at all times. At least one fire extinguisher must be located within 10 feet of any flammable and/or combustible liquid storage area and within 50 feet of a flammable liquid use area.

If you have any questions or concerns regarding the safe handling of these liquids, contact your supervisor.

Provided by: Deeley Insurance Group, LLC

Help Keep Our Safety Program Rolling

Safety while driving is something all employees should take seriously—nothing less than the future of your family is at stake. They are counting on you to provide food and shelter, and an on-the-job accident could very easily disable you, leaving security and future plans up in the air.

Together, you and your co-workers can get your own safety program off the ground by giving your supervisors or safety leader(s) ideas on how things can be made safer. In potentially dangerous environments like the transportation and warehousing industries, any safety idea—no matter how small it may seem to you—may prevent a serious accident.

If you are a seasoned employee, you can use your years of valuable experience to spot potential safety hazards on the road or in a warehouse. Or, if you are a new employee, you may be able to spot something right away that an old pro may have overlooked.

Here are some examples of rules you can follow to set an example for others and help your safety program succeed.

- Do not engage in horseplay at any time
 stay focused on the task at hand.
- Avoid distracting chatter over the radio.
- Always wear the required personal protective equipment (PPE) while handling cargo in your trailer and in the warehouse.

- Watch your footing in your trailer at all times, and never run through the warehouse or anywhere there are tripping dangers.
- Remember that sanitation is key: keep yourself and your truck clean and free from debris.
- Know your limits—if you feel fatigued or like you cannot continue to drive safely, stop and decide what you need to do to stay out of harm's way.
- Never perform work that you are unauthorized to do.
- Know what to do in case of emergency, whether it's an on-the-road injury or natural disaster.

In short, safety takes teamwork. Whatever your job is or whatever your duties include, keep your eyes open for hazards and report them. Help keep our safety program on solid ground!

Provided by: Deeley Insurance Group, LLC

Inspiring Safety-minded Work Habits in Others

Have you ever worked with someone who inspired you? A hardworking person can have a powerful influence on his or her team, especially when he or she is working with someone who is new to the job or to the company. As the coworker of a new employee, consider yourself the most important role model during his or her first few weeks. Your attitude and your respect of policies and safety procedures could save his or her life!

Be a Safety Mentor

You know that the transportation and warehousing workplace is full of potential hazards. At , we have stressed the importance of doing your job the safe way, and we've given you a wealth of knowledge about the risks of the job and ways to stay safe. When you are working around others, especially if they are new to our workplace, it is your turn to share that knowledge to protect them and yourself.

It may take a while for new employees to adjust and feel like they fit in on the job. Those that have never held a job before or were employed by a firm with a weak safety program will need considerable safety instruction and leadership. While managers will attempt to train them in workplace safety as thoroughly as possible, employees will naturally look to you for advice and information. Their early impressions of the way you value safety will set the stage for their future work habits.

Lead by Example

In this important transition time, your actions will speak louder than your words. If you are careless around conveyor belts or when operating powered industrial trucks, for example, you demonstrate to a new employee that safety is not important at . If you try to impress others by wearing jewelry or loose clothing that can be hazardous on the job, you are ultimately putting new employees that are learning from and imitating you in danger.

On the other hand, some new employees may come to from firms that emphasize safety just as much as we do. In that case, their personal respect for you will grow when they see that you care about workplace safety just as much as they do.

You are aware that debilitating accidents are a reality in the transportation and warehousing workplace. Take care to be sure that your new co-workers are aware of the danger, too. Doing so will keep everyone at our worksite safe.

Think again of that co-worker that has inspired you, and do your best to keep him or her in mind when you are working with new employees. Everyone will be safer when you make a good impression on a new employee, so do your part. Now is your chance to inspire!

Provided by: Deeley Insurance Group, LLC

It's Your Job to Drive Defensively

Considering the value of the cargo that you transport in your trailer, and your most precious cargo—yourself—driving defensively is arguably one of your most important responsibilities. Your life—and the lives of those that find themselves near you on the highway—depends on it. Let's take a look at the meaning of driving defensively and discuss techniques for staying safe.

What is defensive driving?

Defensive driving means anticipating dangerous situations by taking into account the actions of others and the presence of adverse driving conditions. Simply stated, defensive driving means being completely ready for potential surprises on the road.

What does defensive driving require?
Defensive driving requires the knowledge and strict observance of all traffic rules and regulations applicable to the area in which the vehicle is being operated. A successful defensive driver will never be involved in a preventable accident. The following requirements of the National Safety Council's Defensive Driving Program can be helpful in learning to drive with a defensive mentality. According to this program, defensive driving requires the following:

A constant alertness for the illegal acts and driving errors of other drivers, and a willingness to make timely adjustments in your own driving so that these actions will not cause you to get into an accident

- An understanding and anticipation of any adjustments you may need to make in your driving for hazards presented by abnormal, unusual or changing conditions. Such conditions include the mechanical functioning of your vehicle, type of road surface, weather, light, amount of traffic, and your physical condition and state of mind
- A thorough knowledge of the rules of right of way and a willingness to yield the right of way to another driver whenever necessary to avoid an accident
- An attitude of confidence that you can drive without ever having a preventable accident

Three Basic Steps to Driving Defensively Strive to follow these three basic steps:

- 1. <u>See the hazard</u>. When driving, think about what is going to happen or what may happen as far ahead of encountering a situation as possible.
- 2. <u>Understand the defense</u>. Specific situations require specific ways of reacting. Become familiar with the unusual conditions that you may face

and learn how to handle them.

3. Act in time. Once you've noted a hazard and understand the defense against it, act as soon as possible! Never take a "wait and see what happens" attitude when driving.

By remembering these three steps and keeping good driving techniques in mind, you will learn to tailor your own driving behavior to the unexpected actions of other drivers and pedestrians.

You'll also be ready to adapt to the unpredictable and ever-changing factors of light, weather, road and traffic conditions, the mechanical condition of your vehicle and your physical ability to concentrate and drive. Make safety a priority—it's your duty!

Provided by: Deeley Insurance Group, LLC

Load Securing Safety for Flatbed Drivers

All drivers should be properly trained to handle each kind of vehicle they drive; however, flatbed truck drivers have special safety concerns because of the open nature of the vehicle.

Because flatbed trucks tend to carry larger, more irregularly shaped commodities and because there is little protection keeping the load stable, you should be placing extra emphasis on making sure flatbed loads are tied down and secure.

Ensuring Safety in Transit

Here are some tips, both for new and seasoned drivers, to keep you and your load safe in transit on a flatbed truck.

- Work with your co-workers and help each other secure loads. This will not only ensure things get done quickly, but will also reduce the possibility of injury. Plus, if something does go wrong, there will be someone else present to help out.
- Use a forklift or overhead crane to get tarps on top of the load and use a ladder to climb onto the load. Carrying heavy tarps in perilous conditions is a recipe for disaster. Never climb up the tires or the side of the load for access.
- 3. Tarp loads only in areas protected from the weather—in other words, not on the side of a highway. It will not only make the process more difficult, but also significantly more dangerous.

- Use boots with non-skid soles and proper tread, helmet, orange jacket, work gloves and protective glasses when tarping and securing a load.
- 5. Always unroll a tarp forward so all hazards are visible as you work. Pulling the tarp backward to cover the load and walking backward on top of the load is not an acceptable practice. Also, be mindful of holes in the load and while walking on wet tarp.
- 6. Use smart lifting techniques when handling tarp to prevent injuries. Keep a straight back and do not pull tarp with the arms above waist height.
- 7. When securing the tarp, pull any bungee cords away from the face and turn hooks away from the tarp.
- 8. Do not use any securement materials that are damaged or worn in any way.
- 9. Understand and follow the Federal Motor Carrier Safety Administration (FMCSA) regulations for securing specific types of commodities. There are detailed requirements outside the normal securement guidelines for the following items:

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2007-2010, 2014, 2019 Zywave, Inc. All rights reserved.

- Logs
- Dressed lumber
- Metal coils
- Paper rolls
- Concrete pipe
- Intermodal containers, automobiles
- Light trucks/vans
- Heavy vehicles, equipment, machinery
- Flattened/crushed vehicles
- Roll-on/roll-off containers
- Large boulders

Incidentally, these are all commodities commonly transported via flatbed truck.

Prevention Pays

Practicing sound safety tie-down procedures ensures safety in transit. Ensuring safety on the job takes teamwork, so we're counting on you to not take chances and put safety first.

Provided by: Deeley Insurance Group, LLC

Maintain a Safe Following Distance

As a truck driver, you're often working on a tight schedule. Dealing with congested traffic and fellow drivers can often put you off-schedule or just aggravate you. But these are not good reasons to tailgate or to not keep a safe following distance between vehicles around you. Safety should always be your top priority on the road and that starts with a safe following distance.

How Close Is Too Close?

Large trucks need extra space between vehicles in order to safely brake. In crashes, large trucks most often hit the vehicle in front of them. When you are following too closely, even if you are driving attentively, you cannot avoid a collision if the vehicle in front of you suddenly brakes.

Maintaining a safe following distance is an easy way to keep yourself and other drivers on the road safe. In addition to giving you more stopping time, which is crucial when you are driving a heavy vehicle, proper following distance allows you more time to make good, well-planned decisions and gives drivers around you the opportunity to see further ahead.

Counting it Out

If you are driving below 40 mph, you should leave at least one second for every 10 feet of vehicle length. For a typical tractor-trailer, this results in four seconds between you and the leading vehicle. This means that when the vehicle in front of that typical trailer passes a certain landmark (e.g., a signpost or a mile marker), four seconds should pass before the

trailer passes that same landmark. When you are driving over 40 mph, add another second. The average stopping distance for a loaded tractor-trailer traveling at 55 mph is 196 feet, compared with 133 feet in a passenger vehicle.

Bad Weather

The distance needed to safely brake increases dramatically when road conditions change. Weather conditions such as rain, ice and snow can cause slippery roads and reduce visibility. In adverse conditions, adjust your following distance accordingly.

Stay Alert

Of course, even if you do maintain the correct following distance, it is fundamental that you are physically fit to drive. Even if you have a deadline to meet, be safe. If you feel drowsy or unable to concentrate on the road, pull off and take a break. Your life and the lives of others around you on the road depend on it.

Let us Know

If you have any concerns about safety on the road, let your supervisor know. At , we put your safety first!

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2015, 2019 Zywave, Inc. All rights reserved.

Provided by: Deeley Insurance Group, LLC

Mount and Dismount Safely

Because jumping down off large equipment is a common practice for truck drivers, warehouse workers and many other physical jobs, it's no surprise that lower back, knee, ankle and neck injuries occur more frequently. Regardless of the type of equipment you work with, mounting and dismounting safely should always be top of mind.

What You Can Do

To lessen your risk of injuries, all you have to do is follow simple mounting and dismounting instructions for trucks, buses, and other tall equipment or machinery.

- When using a new piece of machinery, become familiar with proper mounting and dismounting procedures.
- When a person jumps from a height of more than one foot, the force that goes through the body is about 14 times the person's body weight. In other words, a 165-pound man who jumps out of a truck cab, tractor or any other high surface is exerting 2,310 pounds of force on his body. This causes injury to bones, tendons and cartilage. And if you're doing this multiple times every workday, the damage to the body can be extensive.
- When dismounting and mounting, maintain three-point contact. This means having contact with the equipment by either one foot and two hands or one hand and two feet. The

- smaller the triangle you form with your body, the more stable you are.
- Always face the vehicle, both when mounting and dismounting.
- Look at the surface below before stepping and make sure it is even to prevent ankle and knee injuries.
- Never mount or dismount moving equipment.
- Do not mount or dismount with anything, including tools, in your hands.
 Not only does it throw the body offbalance, it also reduces your chance of recovering your balance if you do slip.
 Use a drop rope to raise and lower supplies, tools and equipment instead.
- Handholds and footholds are on the equipment for a reason—use them.
- Wear appropriate clothing. Loose or torn clothing can get caught on equipment when you are jumping down instead of climbing down. In slippery conditions, wear proper footwear to prevent slipping hazards.
- Proper vehicle maintenance also

contributes to the safe mounting and dismounting of equipment. Make sure running boards, treads, steps, footholds and platforms are kept clear. Hazards like ice, snow and grease could cause slips, trips and falls.

Provided by: Deeley Insurance Group, LLC

Opening and Closing Trailer Doors

As a truck driver, there are many hazards to be aware of. One potentially dangerous situation that you may have to deal with occurs when the truck isn't even moving.

Operating doors may sometimes seem like a simple task, but opening and closing trailer doors are leading causes of injuries for truck drivers.

The Hazards

When operating trailer doors, there are a number of different types of hazards that you should be aware of. These include:

- Equipment hazards—While driving, it is possible that cargo could shift in the trailer, end up leaning against the trailer doors and then fall on you when you open the doors. Trailer doors themselves can also be hazardous, as they can be caught in the wind and strike you if they are not secured properly.
- Environmental hazards—These hazards include potholes, ice and mud surrounding the vehicle that can cause slips, trips and falls. As previously mentioned, wind can also be a hazard if it catches a trailer door. The resulting force can cause the door to strike you.
- Behavioral hazards—Behavioral hazards result from being negligent or rushing.
 These are hazards that you can control.
 It is necessary for drivers to follow

proper procedures and take every precaution each time they are opening and closing a trailer door. Some examples of negligent behavior that cause this type of hazard include standing in the path of falling cargo, failing to use a door strap, and ignoring or disregarding potential environmental hazards.

Take Precautions

When operating a trailer door, it is important to take note of the potential hazards and then make sure that you are following general safety precautions. Follow these steps in order to reduce the likelihood of injury:

- Stretch before operating a trailer door in order to minimize the chance of straining your back or shoulders.
- Check for slip, trip and fall hazards in the area.
- Observe the area for other people, vehicles or possible obstructions that could be in the radius of the trailer doors.
- Identify an escape path in case you need to get away from a swinging door or falling cargo in a hurry.

- Check the direction and strength of the wind.
- Use door straps when appropriate.
- Push against the doors to check if there
 is shifted cargo leaning against them. Do
 not open them all the way unless you
 are certain it is safe.
- If cargo is leaning up against the doors, close and lock the door and then find help. Do not attempt to catch falling cargo.
- Always stand outside the radius of a swinging door to limit the risk of being struck by it.
- In the event that a trailer door is caught by the wind, do not attempt to catch or hold on to it.
- If you are able to open the doors safely, be sure to secure them properly to the side of your trailer.

Safety First

Getting your cargo to its destination on time is a key element of being a truck driver, but an even more important part of the job is safety. If you have any questions about operating trailer doors, talk to your supervisor.

Provided by: Deeley Insurance Group, LLC

Pre-trip Vehicle Safety Inspection

When driving a personal vehicle for everyday use, most drivers simply jump in and go. However, for commercial motor vehicles used to transport cargo or passengers, extra consideration should be taken to ensure that they are safe and ready for the road.

Pre-trip vehicle inspections can catch potential problems before they have a chance to endanger the safety of you and others on the road. Take care of problems right away to prevent future costs and delays.

Driving Compartment
Start your inspection in the driving compartment.

- Turn on the engine.
- Check that all gauges and warning lights are functioning properly upon startup.
- Turn the steering wheel back and forth, making sure there is not any excessive play.
- Check that the horn is working and audible.
- Check that windshield wipers are in good working condition.

Outside Check

Start your external check at the front of the vehicle and work your way to the back. Then, circle around to the opposite side and make your way back to the front.

Not only can a missing signal light lead to an accident, but a burned-out bulb could also lead to a costly ticket.

 Make sure all headlights, clearance lights, taillights, brake lights, side marker lights, license plate lights, reflectors and turn signals are clean and operational.

Tires

Tire failure can be very dangerous and can be time consuming to repair.

- Check that all lug nuts are securely fastened and that tires are at the proper pressure.
- Check tread depth. Pay special attention to any balding or irregular wear.
- Make sure a spare is available and that it too is properly secured for travel.

Cargo

For vehicles transporting cargo, it is extremely important that all loads are secured properly before departing.

- Whether cargo is exposed or in a covered trailer, make sure that it cannot shift during transportation.
- For covered trailers make sure all

Lights

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2011, 2014, 2019 Zywave, Inc. All rights reserved.

compartment doors are closed and locked as required.

- Check all restraining and tie-down straps for damage that could cause them to fail. Replace if necessary.
- If transporting hazardous materials, make sure all placards and other warning materials are properly displayed.

Trailers

If your vehicle is pulling a trailer:

- Ensure all hoses and lines running from the vehicle to the trailer are properly attached.
- Check all couplings, including fifth wheels, tow bars and all safety locking devices.

Provided by: Deeley Insurance Group, LLC

Preventing Accidents on the Road

Defensive driving consists in seeing the hazard, understanding the defense and acting in time.

The Importance of Being Defensive
Understanding and applying this formula
effectively prevents accidents in spite of the
actions of other drivers or the presence of
adverse driving conditions. A good defensive
driver must be able to anticipate the outcome of
traffic situations so that he or she can act in time
to prevent an accident.

Let's take a closer look at the standard accident prevention formula and how it can be applied to everyday driving situations.

See the Hazard

Constantly scan the road ahead of you and check your mirrors. Think about what may happen as far in advance as possible. Never assume that a hazardous condition will have passed before you reach it. Consider the following scenarios:

- You see an approaching vehicle starting to pass another car. It looks like it will complete the pass in plenty of time, but you are not really sure. Think about your defense.
- You see a vehicle on the shoulder of the road—you can't see the driver anywhere outside the vehicle. What if the door of the vehicle is opened as you pass the vehicle? What would you do?

Of course, there are countless more possibly dangerous scenarios, so look beyond the

bumper of the vehicle in front of you and stay alert for any situation that could potentially develop into an accident.

Understand the Defense

There are specific ways to handle most hazardous situations on the road. When you anticipate a hazard, you are able to review the situation in your mind and visualize your defense so that when the time comes, you are able to act quickly enough to prevent an accident. Preparation is key. If you have planned for various scenarios, you will feel comfortable when faced with them.

In an emergency situation, do not panic. Stay calm and continue to visualize the defensive action you will take to minimize damage.

Act in Time

Once you see the hazard and decide upon a defense, act immediately. Never assume that the condition will clear up. The sooner you act, the more time you will have to avoid an accident.

Defensive driving is not easy. You must constantly strive to improve your observation and coordination skills by scanning the road and concentrating on potentially hazardous situations. Seeing the hazard, knowing the defense and acting in time can mean saving

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2010, 2014, 2019 Zywave, Inc. All rights reserved.

lives: yours and those of the drivers around you.

Provided by: Deeley Insurance Group, LLC

Preventing Cargo Theft

Unfortunately, cargo theft presents a considerable problem in the shipping industry. This is largely because from the completion of manufacturing until their purchase by the consumer, goods are most vulnerable to theft during transit.

To prevent cargo theft, relies on its drivers to act responsibly and follow proper safety precautions while on the road with a shipment. By following a few simple work practices, you can help ensure that your load will be delivered safely to its final destination.

Routes

Choose your routes carefully. If you transport the same type of goods to the same locations frequently, make sure to switch up the routes you take. Using the same route and stopping in the same locations can make you an easier target for thieves.

Awareness

Your presence around a load may be enough to deter some thieves, as most are looking for a quick and easy target. The less time you leave your truck unattended, the better. If you are driving with a partner, one of you should always stay with the truck during stops.

Lock It Up

Physical barriers are some of the best ways to prevent theft. Make sure you aggressively implement anti-theft features such as king pin locks, locking bars and air break locks.

Keep a Secret

Whether you're at the truck stop, on the radio or anywhere else, don't talk about the contents of your load with others. Statistics show thieves target specific goods over others so it's best not to alert them to your cargo's potential value.

Let Someone Know

Make sure you let someone know where you're going. In addition to staying in regular contact with your dispatcher, contact a family member, friend or other co-worker and alert them of your route plans. If they don't hear from you at agreed upon time, they will know they need to alert the authorities.

If You Are Targeted By Thieves

Remember that no amount of money is worth dying over. If you are in a situation where it is ether your cargo or your life, always cooperate. If you are approached directly by thieves and feel that you are in danger, stay calm and comply with their demands. Concentrate on remembering as many details as possible about the event so you can help investigators later.

In the aftermath a theft, contact local law enforcement and your supervisor as soon as possible.

Provided by: Deeley Insurance Group, LLC

Preventing Falls with Three-point Contact

Mounting or dismounting a large truck or piece of equipment is something you may do every day. And doing this without hurting yourself seems simple, but many accidents involve this type of injury. The best way to prevent falling while getting into or out of a truck cab or heavy equipment is to follow the three-point contact system.

The Three-Point Contact System

Three-point contact is exactly that: three of your four limbs are in contact with the vehicle at all times. That can be two hands and one foot, or two feet and one hand.

No matter what type of access system your vehicle or equipment has available, the three-point system will significantly reduce the chance of a slip or fall because it allows you to maintain maximum stability and support when entering and exiting the equipment. The three points work to form a triangle, distributing your body's weight at the center.

Remember, the only person who can prevent a fall is you. To avoid injury, here are some simple do's and don'ts to follow when entering or exiting a large vehicle or other transportation equipment.

Do's

- Always exit and enter your vehicle facing the cab.
- Slow down and use extra caution in bad weather.

- Get a firm grip on rails or handles with your hands.
- Use parts designed by the manufacturer for mounting and dismounting. This includes steps, running boards, traction strips, footholds, handgrips, etc.
- Look below for obstacles on the ground before exiting.
- Wear safe, non-slip shoes with good support.
- Clean your shoes off—mud, grease and oil can cause you to slip.
- Inspect handholds and ladders/rungs to ensure they are in good condition.
- Only climb on and off when the equipment is stationary.

Don'ts

- Never carry anything with your free hand when mounting or dismounting.
 Put the object on the vehicle floor and reach up for it when you get down on the ground.
- Don't rush to climb out of your vehicle or machinery after a long period of sitting. Climb down slowly to avoid

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2015, 2019 Zywave, Inc. All rights reserved.

straining a muscle or losing your balance.

- Never jump out of transportation equipment or vehicles. You may land off balance or on an uneven surface and fall.
- Don't use tires or wheel hubs as a step surface.
- Do not use door frames, door edges or door handles as a handhold.

Familiarize yourself with these do's and don'ts, and always maintain three-point contact when entering or exiting a large truck or other transportation equipment.

Provided by: Deeley Insurance Group, LLC

Preventing Lane Change Crashes

Trucks are bigger and heavier than most vehicles on the road. As such, they require more space to maneuver and can cause more damage in the event of a crash. If your truck collides with another vehicle, it can set off a chain reaction that may include several vehicles, considerable damage and severe injuries.

When driving a truck, one action that has a high risk of leading to an accident is making a lane change.

Preparation

Preventing lane change crashes starts before you even get on the road. Get ahead of the game by following these steps:

- Set your GPS device before you start driving so that you are not distracted trying to do so later.
- If driving on the highway, know your exit number ahead of time.
- Talk to dispatch before your trip about any potential delays, construction or detours that might affect you.
- Inspect your mirrors to make sure that they are clean and aligned properly.
- Make sure that your seat is positioned so that you can see the full surfaces of all mirrors.

On the Road

Once you're en route, the risks and hazards of the road come in all shapes and sizes. Maximize your own safety, and that of others on the road, with these tips:

- Limit your lane changes by staying in one lane as much as possible.
- When considering making a lane change, such as to pass a slower vehicle, observe traffic conditions around you. If you are not able to execute a pass quickly, it can affect many other vehicles and the overall flow of traffic.
- Obey all traffic laws and avoid speeding.
- Do not follow too closely. Maintain a minimum six-second following distance.
- Avoid distractions, such as talking on your cellphone. If you need to make a call, pull over or park before doing so.

Changing Lanes

It is important to take your time and plan ahead when making a lane change. Properly executing the maneuver can be an extended process, so remember these steps in order to minimize risk:

 Activate your turn signal well in advance, and be aware that drivers in your blind spots may not be able to see it.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2020 Zywave, Inc. All rights reserved.

- Leave your signal on and check your side mirrors multiple times to make sure the lane is clear.
- Check your blind spots by slowing down to allow other vehicles to appear in your mirror, or by using the "lean and look" method.
- Once you believe that it is safe to make a lane change, do so slowly and continue checking your mirrors throughout the maneuver.
- Do not be forceful. If you are not able to make a lane change before your exit, get off at the next one. A delay is far less costly than a crash.

In Conclusion

Lane change crashes can be costly and dangerous for everyone involved. If you have any questions about making lane changes safely, talk to your supervisor.

Preventing Rear-end Crashes

Of the various causes of accidents, rear-end crashes are some of the most common and dangerous. According to the FMCSA, 400,000 trucks are involved in motor vehicle crashes each year, and 18% involve rear-end crashes. Just one collision of this kind can jeopardize your well-being and lead to severe injuries or even death.

Rear-end crashes can occur for a variety of reasons, including poor driving conditions (e.g., low visibility, slippery roads or traffic congestion) and dangerous driving behavior (e.g., speeding, tailgating, or driving distracted or impaired). To protect yourself and others on the road, it's important to practice good driving habits and avoid rear-end crashes whenever possible. The following are some strategies to consider:

- Maintain proper following distances—
 To avoid rear-end collisions, it's recommended that you maintain a minimum following distance of six seconds. To determine your following distance, observe the vehicle in front of you. Once that vehicle passes a stationary object, like a road sign, begin counting seconds until your vehicle reaches that same stationary object.
 While six seconds is a good minimum, you should create more distance between yourself and other drivers if road conditions are poor.
- Drive at appropriate speeds—Driving 2 mph to 3 mph below the posted speed limit can help you avoid rear-end

- crashes. This is because driving slightly slower than the flow of traffic allows you to keep your distance from other vehicles on the road. Be sure to adjust your speed if there are any hazards present, such as rainy or foggy weather.
- Avoid distractions—Any time you reach for an object or get distracted by outside stimuli, the chances of an accident drastically increase. In fact, studies show that simply by dialing a cellphone, the likelihood of a crash is six times greater. To remain safe on the roads, you need to be aware of and avoid common distractions that can put you and the public in danger:
 - Using electronic devices such as a GPS, MP3 player, radio, cellphone or laptop
 - Reading maps, books, texts or printed directions
 - o Eating, drinking or smoking
 - o Talking with passengers
 - Focusing attention on visual distractions outside the vehicle, such as collisions, police activity, street signs, pedestrians, construction or billboards

- Multitasking
- **Anticipate hazards**—One of the best ways to avoid rear-end collisions is to anticipate hazards. While maintaining a safe distance and avoiding distractions can help with this, it's also a good idea to:
 - o Look out for slowing traffic.
 - o Reduce your speed in road construction areas or when similar hazards are present.
 - o Know how to react to hazards and avoid slamming on your brakes whenever possible.

For additional safety precautions and accident prevention strategies, talk to your supervisor.

Provided by: Deeley Insurance Group, LLC

Preventing Slips on Wet Surfaces

Slips are one of the most preventable yet prevalent workplace injuries. While it is simple to clean up a spill or put up a caution sign, it is not as simple to heal a broken bone. Keep safety in mind during wet weather or when working with liquids.

Wet surfaces always present a workplace hazard, and account for many injuries in the transportation industry. Slick warehouse floors require extra caution whether they are caused by rain, cleaning and accident spills or wet winter conditions. Slipping on a wet surface can result in bruises, strains and sprains, lacerations, fractures, head trauma and even fatality. And all that stacks up to lost wages, too.

Take Action

When you see that an indoor work surface has gotten wet, act immediately to dry it or find an alternate workspace. Follow these general guidelines to protect our team from serious injury:

- Clean up spills immediately.
- Use caution signs to clearly identify when a surface is wet or likely to become wet and remove the signs as soon as the surface is dry.
- Barricade affected areas where possible.
- Use sand or salt on wet walking surfaces that cannot be avoided.
- Check for equipment and electrical currents that may not be grounded and wires that are not insulated.
- Use floor mats at entrances and exits of covered areas to reduce tracking in water from outside.
- Ensure good drainage to prevent standing water and speed drying.

- Use pumps to disperse water.
- Be sure to wear shoes and boots with slipresistant soles, and clean them if they become muddy.
- Report any spills or wet areas that you notice to your supervisor.

Anti-slip Tips

If you cannot avoid walking on a wet surface, follow these tips to avoid slipping and falling.

- Slow down! Rushing is not worth a serious injury and lost wages.
- Take small steps to keep your balance centered.
- Walk with your feet pointed slightly outward to form a stable base.
- Make wide turns at corners.
- Use handrails if present.
- Concentrate on the surface you are walking on.
- Be prepared for slippery patches.
- Keep your hands out for balance.

Speak Up

We care about your safety at . If you have any doubt about the safety of your worksite, whether it concerns a wet surface or another hazard, talk to your supervisor. It takes the cooperation of our entire team to keep our worksite safe!

Provided by: Deeley Insurance Group, LLC

Preventing Vehicle Fires

Vehicle fires can be deadly. And although it is important to know what to do in the event of this emergency, prevention is also a key component to ensure your safety.

Vehicle fires can break out for many reasons. Smoking, overheated tires, dragging brakes, faulty wiring or exhaust system failures are just some of the causes of vehicle fires. We at cannot be with you all the time you're on the road, so Provided by: Deeley Insurance Group, LLCit is important to exercise the following prevention techniques to ensure your safety.

As a professional driver, you need to be familiar with the potential risk of fire, how to reduce those risks and what to do in an emergency.

Smoking

- Never smoke while transporting hazardous materials. Even if you are not carrying this type of load, it is wise to avoid smoking.
- If you are going to smoke, put out your cigarette or cigar in the ashtray instead of throwing it out the window.
- Exercise caution when disposing of ashes, butts and matches.

Brake System

- Stop your vehicle and notify your supervisor if the vehicle is not coasting freely. Dragging the brakes may ignite a fire.
- Report any suspected alignment and wheel bearing damage.

Exhaust System

 Check your exhaust system monthly. A small hole in the system is dangerous, as hot gases can combine with accumulated grease and oil and cause a fire.

Wiring

Conduct monthly inspections of all battery cables. This includes looking for:

- Frayed cables
- Missing cable tie-downs
- Missing grommets
- Buildup of grease and dirt

If your vehicle is equipped with a battery disconnect switch, it is required that you enable the switch any time your vehicle is in park.

Tires

Check tire pressure before and after each trip. If your tires are under-inflated, the casing of the tire tends to bend and move as you drive. This friction causes the tires to get very hot, and can cause a fire.

In the Event of a Vehicle Fire

In the event that a fire does occur while you are driving, stop the vehicle immediately as far off the road as possible and get out. Do your best to stop the vehicle in an open area away from buildings, trees or other vehicles. Call emergency personnel and do your best to stop traffic at least 2,000 feet around your vehicle.

If the fire is located in your tires, douse them with water, your dry chemical extinguisher or dirt. Every truck is required to carry a fire extinguisher. Familiarize yourself with its location and how to use it.

If the fire is located in your engine, use your dry chemical extinguisher but do not open the hood. Lifting the hood will fuel the fire with additional oxygen. If the fire is out of control, do not attempt to do this. Get away from the vehicle and wait for emergency personnel.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2007-2010, 2014, 2019 Zywave, Inc. All rights reserved.

Provided by: Deeley Insurance Group, LLC

Protect Against Hand Injuries

Of the many tools that we have available, our hands are the most valuable. They provide us with the dexterity necessary to perform precise maneuvers that even the most advanced technology cannot replicate. Even the simplest tasks are difficult for a person that does not have full use of his or her hands.

Hand injuries on the job are quite common, but many are preventable. There are many things you can do to keep your hands safe, and here are a few of the most common.

Wear Gloves

Always protect your hands by wearing work gloves when handling rough materials or performing operations where you are using your hands to lift or move objects. An OSHA study revealed that 70% of workers experiencing hand injuries were not wearing gloves. The remaining 30% were making use of damaged, inadequate or inappropriate types of gloves for the job. Choose the right gloves for the task and inspect them thoroughly before use.

Operate Responsibly

Use extreme caution when operating hand trucks or forklifts, and do not attempt to operate them if you are not authorized. They turn in a small radius, and can easily trap your hand between the operating handle and a fixed object.

Be Cautious of Sharp Objects

Utilize the correct safety procedures when handling knives, box cutters and other sharp objects. Never attempt to pick up broken glass,

nails or other sharp objects not meant for handling with bare hands; always use appropriate gloves or a broom.

Remove Rings

No matter how much sentimental value they carry, rings put your hands in grave danger on the job. They can very easily catch on machinery and other objects, resulting in lacerations, amputations or broken bones. Always remove rings before beginning work.

Stay Alert for Pinch Points

When using your hands to move an object, whether it is on a hand truck or you are carrying it, be sure your path is wide enough for you to move through safely before you start the job. When you set a heavy object down, be aware of the placement of your hands. Always be alert for possible pinch points, and make sure guards are properly placed over any moving gears.

Speak Up

If you are unsure about the type of gloves to wear to adequately protect yourself, or if you have any other issues regarding the protection of your hands on the job, talk to your supervisor. At , your safety is our first priority.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2010, 2014, 2019 Zywave, Inc. All rights reserved.

Provided by: Deeley Insurance Group, LLC

Protect Yourself From Chemical Exposure

Many cleaning products—including bleach, metal cleaners, graffiti removers, hard surface cleaners and toilet cleaners—are hazardous to your health. While that sounds dangerous, avoiding illness and injury is simple if you know a product's potential hazards, how to best protect yourself and what to do if something goes wrong.

General Safety Precautions

The manufacturer's label and Safety Data Sheet (SDS) for each chemical you handle provide important information regarding hazards, the use of personal protective equipment (PPE), proper handling, transport, and storage and disposal. Each time you use a chemical, read this information and take the appropriate precautions. In addition, the following basic recommendations apply.

- Wear the appropriate PPE when handling chemicals. The two most common ways that chemicals enter the body are through the skin and through breathing in fumes. PPE such as gloves, coveralls and respirators are designed to protect you.
- Use the least hazardous chemical option for the task and prepare only the amount that is absolutely necessary for completing the job.
- Never eat, drink, smoke or apply cosmetics while working with chemicals.

- Make sure that the equipment used to apply chemicals is in good working order and does not have any leaks.
- Ensure proper ventilation in the area where you will be using the chemical.
- Do not store chemicals in unlabeled containers, or those that previously held food, drink or other chemicals.
 Unexpected chemical reactions that release potentially toxic fumes can result.
- Wash thoroughly after using chemicals and before eating, drinking, smoking or using the restroom.

Exposure

Exposure to cleaning products usually occurs from breathing in vapors or mists, or by skin or eye contact. The most common effect is irritation—pain and inflammation—of the skin, eyes or respiratory tract. The severity of the irritation depends on:

- The type of chemical used
- How the chemical was being used
- How the chemical came in contact with the body

If a co-worker is exposed to a toxic chemical, consult the SDS and the product label before taking action. The correct response to exposure is as important as immediate action. The best first aid for skin or eye contact is to wash the affected area with water for at least 10 minutes. For inhalation exposures, the person should be moved to an area of fresh air and medical attention should be sought if symptoms persist.

When to Call for Help

If the injured or ill person is having trouble breathing, is having convulsions or is unconscious, provide the necessary first aid and call 9-1-1.

If the injured or ill person does not have any of the symptoms listed above, contact the Poison Control Center at 1-800-222-1222. When calling, keep the chemical container handy to accurately instruct the operator about the type of exposure the person has experienced. He or she will then be able to give you correct instructions.

Provided by: Deeley Insurance Group, LLC

Railroad Crossing Safety

According to the Federal Railroad

Administration, there are thousands of collisions between trains and vehicles every year. These collisions can result in injuries—or even death.

This information triggers the need to review safety precautions that drivers must follow when approaching and crossing train tracks.

Safety Tips for Drivers

- Approach the tracks cautiously, and always expect a train—even on rarely used tracks. Since most trains do not travel on a regular schedule, be cautious any time of the day or night.
- Turn on your four-way flashers to warn other drivers that you are slowing down.
- Then, turn off any fans and music, and roll down your windows as you come to the track. Try to come to a complete stop between 15 and 50 feet away.
- Cross tracks only at designated crossings. Never drive around lowered gates. This is illegal and deadly.
- Once you are stopped, listen for a train and look both ways down the track. Be mindful that your mirrors or A-pillars may be blocking your view so adjust your body to see around them. Listen for any signs of a train even if you cannot see one. If you do not see or hear anything, look again and proceed. Use the highest gear without having to shift to get across.

- If you are crossing the tracks and you see a train coming, keep going. Do not panic and stop on the tracks.
 Remember, the train is at least three feet wider than the tracks on each side.
- If you see a train, understand that it is closer and moving faster than you think.
 Always wait for it to pass before proceeding across the tracks.

What if You Get Stuck?

If your vehicle stalls or gets stuck on the tracks, do the following:

- Get yourself and any other passengers out of the vehicle immediately.
- If a train is coming, get out immediately and move quickly toward the oncoming train and away from the tracks at a 45-degree angle. This is to protect you if the train does hit your vehicle. The debris will fly in the same direction as the train's path.
- If you are at a crossing with multiple tracks, watch in either direction for another train approaching.
- Once you are far enough away from the tracks, call for help and provide your

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2007-2010, 2014, 2019 Zywave, Inc. All rights reserved.

location and the crossing number if it is posted.

Be aware that trains cannot stop quickly. A train traveling at 60 mph will need at least one mile to stop, so even if the train driver sees you, it's not likely that they will be able to stop in time.

Provided by: Deeley Insurance Group, LLC

Reefer Safety Tips

Reefer trucks are essential for delivering temperature-sensitive products safely, and refrigerated products no longer include only food. Properly maintaining a reefer unit is the key to delivering an undamaged product, whether it is perishable food, sensitive electronic equipment or medical supplies.

Carrying refrigerated cargo can be especially dangerous because if the trailer's temperature gets too high or dips too low, entire loads of product could be ruined, or worse, could make people sick. Bacteria can grow on perishable items if the temperature gets above 45° F.

Make sure to follow these do's and don'ts when it comes to working safely with reefer trailers.

- Do wash out your reefer after each load.
 Loads carrying meat can spread blood across the trailer floor and possibly contaminate your next load. Some warehouses will have a hose available to wash out the trailer.
- Do ask the shipper at what temperature the load should be kept. Variations of even one degree can spoil the shipment!
- Do arrive at the shipper with a full fuel tank. Some shippers may not let you haul a load with less than ¾ of a tank.
- Do pulp your load as it is being loaded.
 Given the sensitive nature of many reefer loads, you must keep an eye on temperature before, during and after

being loaded.

- Do observe your reefer being loaded.
 Make sure your load is of high quality and will arrive at your destination in the same state. Log any abnormalities on the bill of lading to reduce your liability while transporting.
- Do make sure the reefer is being defrosted several times per day.
 Moisture can damage certain products, costing you time and money.
- Do not use a leaf blower or other blowing device to clean out the reefer.
 Sharp objects, such as nails or shards of wood, can be blown onto the ground below and ruin someone else's day.
- Do not just rely on the temperature gauge. Pulp the air temperature during transit to ensure it remains consistent.
- Do not run a start/stop cycle with sensitive loads. The extra cold air from the unit starting can ruin certain products, such as flowers and produce.
- Do not let the reefer run out of fuel.
 Most cooling units run off a diesel generator, and losing power could be

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2012, 2014, 2019 Zywave, Inc. All rights reserved.

very costly.

Do not let ethylene gas ruin your load.
 Many green vegetables and floral products are sensitive to ethylene damage. Keep these items away from fruits, if possible.

Provided by: Deeley Insurance Group, LLC

Refuel with Safety in Mind

For most employees, filling up a gas tank is a routine activity both at work and off the job. However, many people underestimate how dangerous it can be to refuel a vehicle or piece of equipment. Not only can improper refueling cause burns, fires or explosions, but the gasoline or diesel itself is also a hazardous substance with the potential for leaks and spills.

When refueling, always keep safety in mind. Follow these tips when refueling to ensure your protection.

- Stand by the tank so you can act quickly if something goes wrong.
- Do not refuel while smoking, while others are smoking or near any other open flames.
- Do not overfill or top off the fuel tank –
 95% full is a good guideline for any type of vehicle or container.
- On hot days, allow extra room in the tank for the fuel to expand.
- Do not re-enter your vehicle during refueling, especially if the climate is cool/cold and dry – this may cause static electricity buildup.
- Turn off the engine and chock the wheels while filling up.
- Use only the hold-open latch provided on the pump.

Refueling Portable Equipment or a Portable Container:

- Place the container on the ground when refueling, never on the bed of the work vehicle.
- Keep the nozzle in contact with the fuel tank's inlet tube.
- Do not refuel in areas with heavy vehicle or foot traffic or in areas that have the potential for spills or fuel ignition.
- Use only approved containers.
- After filling, wipe off the container and ensure the cap is secure and the air vent is tight.

Refueling Areas:

- Clearly mark refueling areas to avoid the possibility of accidents, including spills or inadvertent ignition, and to warn others of possible fumes or exhaust.
- Clean up all spills immediately.
- Make sure there is a fire extinguisher available in the area before you begin fueling and that you know how to use it.
- Keep the entire area unobstructed, making sure equipment can enter and

exit the area smoothly and that it is free of garbage and debris.

In Case of Emergency:

If a fire or spark occurs during fueling, leave the nozzle in the vehicle or equipment and quickly get as far away as possible. Notify the attendant to shut down the pump, use the emergency intercom at the station or use the emergency shutdown button to stop the flow of fuel.

Provided by: Deeley Insurance Group, LLC

Removing Ice and Snow Buildup on Trucks Safely

During the winter months, it's not uncommon to see snow and ice on the tops of commercial vehicles, including straight trucks, intermodal containers, large trucks, trailers and buses.

While this may appear harmless, snow and ice that accumulates on vehicles not only creates a safety hazard for commercial drivers, but other motorists as well. In fact, when snow and ice fall off a truck's trailer on the road, the following can occur:

- 1. Snow blows off the trailer roof and impairs the visibility of the commercial driver or other motorist.
- Ice falls from the vehicle and causes injury or property damage to other motorists.

Because of these risk factors, it's important for commercial fleets to remove snow and ice from vehicles to ensure safe roadways for all motorists. While it may be tempting for you to simply climb on top of your truck and remove snow and ice manually, this should be avoided as it creates major safety concerns.

The following are some safe workplace controls to consider when it comes to removing ice and snow buildup:

 Use snow and ice removal devices, which are commonly found at distribution centers and other locations where commercial vehicles commonly stop. To remove ice and snow, drivers drive under the device, which adjusts to the height of the truck via a nearby control panel. Then, when the device is resting on the roof of the truck, drivers simply need to pull forward to ensure a clean roof.

Use a portable snow removal tool.
 These devices are lightweight roof rakes that drivers can use at ground level.
 What's more, these devices can help drivers clean their roofs if they are on the road when a storm hits.

Removing snow and ice from your fleets is an important practice to improve road safety and reduce the likelihood of insurance claims or civil litigation.

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2019 Zywave, Inc. All rights reserved.

Provided by: Deeley Insurance Group, LLC

Responding Safely to a Chemical-related Accident

Storing or handling chemicals on-the-job puts you at serious risk for injuries due to spills, leaks or explosions. For this reason, OSHA requires worksites where hazardous chemicals are used to have an emergency action plan (EAP). takes this requirement seriously, as employee safety in the workplace is our top priority.

The EAP describes the procedures to follow during an emergency, such as a chemical spill, leak or explosion, including the following:

- Who to notify
- Who is in charge and who else has responsibilities in responding to the incident
- Who is responsible for each task
- How to evacuate the site

OSHA also requires all employees to be trained in EAP procedures, so that everyone is prepared. Notify your supervisor if you have not yet had training in EAP procedures or if you would like a refresher.

Prevention

The first priority when working with chemicals is to try and prevent a spill, leak or explosion. You can contribute to that goal by doing the following:

- Knowing and understanding the chemicals you're working with, including any hazards—refer to the appropriate
- Call 911.

Safety Data Sheet (SDS) or ask questions if you are unsure

- Following all safety precautions and wearing proper protective gear
- Helping to make sure all chemicals are properly labeled in their container

When an Incident Occurs

To determine if a chemical spill, leak or explosion is hazardous or requires special cleanup procedures, do the following:

- Identify the chemical(s) involved.
- Refer to the SDS for any chemical involved to find out how flammable and/or reactive it is, what protective equipment is needed and spill cleanup procedures.
- For chemicals resulting in a hazardous fire or explosion, refer to the SDS also for firefighting instructions.

Emergency Procedures

In the event of a chemical spill, leak or explosion, be sure to do the following:

- Immediately notify your supervisor.
- Notify other workers in the area.
- Activate emergency alarms.

- Keep people out of the area.
- Leave the area if the spill cannot be readily contained, or if it presents an immediate danger to life or health.
- Follow the evacuation rules in the EAP.
- Evacuate upwind, not downwind.
- Leave cleanup to trained personnel, such as a hazardous materials team.

Do not try to do the following:

- Rescue or help injured people unless you are sure you will be safe
- Clean up a spill yourself, except where permitted or required by site rules and the EAP

OSHA requires these safety measures, and so do we. It is our hope that an accident like this never happens, but all employees should be prepared in case it does. Make sure you learn these precautions and follow them if you ever must respond to a hazardous chemical spill, leak or explosion, to help keep yourself and your coworkers safe

Provided by: Deeley Insurance Group, LLC

Roadway Safety Driving Tips

You share the road with cars, buses, motorcycles and pedestrians every day on the job. Therefore, safety for yourself and other individuals on the road is in your hands. It is necessary that you comply with speeding laws, following cautions and passing procedures to ensure that you and those around you are safe.

Driving

- Always follow the posted legal speed limit.
- Be especially mindful of your speed when passing a school where children are present, when going through an intersection marked "school crossing" or when passing a safety zone occupied by pedestrians.
- In addition to obeying the posted speed limit, also obey the "reasonable and prudent" speed limit.
 - This means that you should not drive faster than the conditions allow.
 - In rain, fog, ice, snow and heavy traffic, you should reduce your speed to avoid an accident.
 - Slow also when crossing an intersection or railway crossing, going around a curve or passing through construction zones.

following distance behind other vehicles.

- Allow more space and time depending on weather conditions and traffic congestion.
- Never follow too closely. It takes 400 feet for a large truck to come to a complete stop.

Passing

- When attempting to pass another vehicle, signal ahead of time to alert your intentions.
- Ensure that you can see the vehicle's headlights in your mirrors before pulling back in front of it.
- Be cautious while passing during rough weather conditions.

Following

Maintain at least a four-second

Provided by: Deeley Insurance Group, LLC

Safe Lifting Tips for Heavy Loads

At work, much of your day is spent lifting, carrying and transporting heavy objects. While in many cases a machine does the grunt work, it only takes one careless mistake to sustain a serious, long-term injury due to improper lifting technique. The following safety tips will give you helpful ergonomic guidelines for lifting any size load.

Before Lifting:

- If you are lifting a heavy object from the loading dock to a vehicle, make sure all the wheels are chocked before picking up the load.
- Make sure the transition from loading dock to trailer is smooth and that any dock levelers can withstand the weight of you and your load.
- Consider whether you will need a second person or a machine to help you with the load.
- Consider whether the size or shape of the load creates additional challenges.
- Determine if you will have to turn or change direction while carrying the load.
- Find out if the route you will take with the load is clear of obstructions and slip, trip or fall hazards.

Ground Level Lifting:

 Get as close as possible to the load, keeping it against your body and lifting with your legs.

- Bend from the knees not the back.
- Get a good grip on the object.

Overhead Lifting:

- Stand on a stable surface.
- Take the object off the shelf or support carefully, maintaining your balance.
- Bring the load down to waist level while maintaining control.
- Avoid reaching and lifting at the same time.

Carrying:

- Look ahead instead of down to make sure your path is clear.
- Always walk forward instead of backward, especially on or near loading docks.
- Avoid stairs if possible.
- Have someone else open doors, gates or other closed entries for you.
- Change direction by moving your feet, not your hips.
- Keep shoulders, hips and feet aligned –

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2010, 2014, 2019 Zywave, Inc. All rights reserved.

do not twist at the waist or change direction by moving your hips instead of your feet.

• Set the load down if it becomes too heavy or unstable.

Setting Loads Down:

- Bend at your knees, not your waist.
- Set down the corner or edge of the object closest to you first, keeping your fingers out from under the load.

Safety Belts Save Lives — Buckle Up!

What do you know about safety belt use? As it turns out, you may have some incorrect information or assumptions. Consider the following regarding seat belts and the consequences of not buckling up.

Myth: There is no compelling reason to buckle up. If I am in a crash I won't be ejected. My vehicle is so large and high off the ground, I won't be hurt.

Fact: Safety belts prevent injuries and fatalities by preventing ejection, shifting crash forces to the strongest parts of the body and over a wider area, slowing the body down gradually, and protecting the head and spinal cord.

Myth: It's better to be thrown clear of the wreckage in the event of a crash.

Fact: An occupant of a vehicle is four times more likely to be fatally injured when thrown from the vehicle.

Myth: Wearing a safety belt is a personal decision and doesn't affect anyone else.

Fact: In fact, buckling up is the law. The Federal Motor Carrier Safety Administration (FMCSA) requires commercial motor vehicle drivers to wear safety belts. Not only does wearing a safety belt protect you, but it can also keep other motorists safe since wearing it can help you avoid losing control of your truck in a crash. In addition, the consequences of not wearing a safety belt can greatly affect your family should you be injured or killed.

Myth: Safety belts aren't necessary for lowspeed driving. Fact: In a frontal collision occurring at 30 mph, an unbelted person continues to move forward and hit the windshield at about 30 mph. This is the same velocity as a person falling from the top of a three-story building.

Myth: A safety belt will trap me inside my vehicle. I won't be able to get out of the cab if it catches fire or is submerged in water.

Fact: Your best chance of survival is remaining conscious and in the driver's seat. Wearing your safety belt greatly reduces your chance of sustaining injuries, and increases your ability to react quickly and appropriately in emergency situations. In rollovers, drivers are 80% less likely to die when belted.

Myth: The safety belt restricts my movement.

Fact: Most drivers find that once they correctly adjust the seat, lap and shoulder belt, the discomfort and restrictive movement can be alleviated. If your belt does not fit properly, safety belt extenders are available.

Myth: In the old days, we just had a lap belt that seemed to work fine. I feel trapped in the two-part lap and shoulder belts.

Fact: The lap and shoulder safety belt design is proven to hold a driver securely behind the wheel in the event of a crash, greatly increasing the driver's ability to maintain control of the

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2010, 2014, 2019 Zywave, Inc. All rights reserved.

vehicle and minimizing the chance for serious injury or death. Wearing only a part of the safety belt greatly reduces your protection.

FACT: It is your responsibility to maintain control of your vehicle, to protect yourself and others on the road. We expect you to follow our company's simple safety belt policy—if you get behind the wheel, buckle up!

Provided by: Deeley Insurance Group, LLC

Safety in Reverse

The transportation industry is inherently dangerous. Whether you are on the road or at the loading dock, you have a variety of risk factors to consider. Backing accidents can result in personal injury, property damage and increased insurance expenses.

Backing up a vehicle, whether it is an automobile or large truck, can be a difficult task with a lot of dangers involved. In fact, many accidents occur when vehicles are backing up at only 5 mph, due to blind spots, poor planning and lack of skill.

Tips for Safety

When you can avoid backing up, do so. Otherwise, follow these safety tips:

- Back up slowly and never hurry through the process. Keep the vehicle in control at all times.
- If you have doubts about what is behind you or if space is too tight, do not back up.
- Make use of your rearview mirrors and rear window before and during the process; don't hang out your door to look behind you.
- Back up only as far as needed and then proceed forward to move the vehicle the rest of the way.
- Back in and then drive out going forward when parking in a lot.
- Place a cone behind your vehicle when parking if you will need to back out later.
 This will allow you to maintain clearance

if a vehicle parks behind you.

- If you are in a blind spot, beep your horn twice or sound your backup alarm before backing.
- Watch out for overhead power lines or any other obstructions that you may come in contact with.
- Do not back around corners or exit ramps on the freeway.
- Walk around the entire vehicle looking for hazards and remove them if necessary.
- On the loading dock, turn off truck engine to prevent the release of carbon monoxide and be sure wheels are chocked.
- Be sure wheels are chocked.

Spotters

Strongly consider using a spotter when backing your vehicle. When using a spotter, follow these general rules:

- Make contact with your spotter at all times. If you cannot hear and see him/her, do not back up until you can.
- Agree on hand signals that the spotter will use to signal you to back up and

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2015, 2019 Zywave, Inc. All rights reserved.

stop.

- Ask the spotter to walk around the vehicle and survey the backing area to check for hazards. Have him or her check your overhead clearance as well.
- Make sure the spotter is at least 8 feet away from the vehicle before you begin to back up.

Our Commitment to You

At , we put your safety first. If you have any doubts about your safety on the job—regarding driving your vehicle or any other issue—do not hesitate to talk to your supervisor.

Provided by: Deeley Insurance Group, LLC

Safety Tips for City Driving

You already know that driving a truck requires extra safety precautions to ensure your safety and the safety of others on the road. Certain situations, such as driving in a city, are even more dangerous and must be handled differently than your typical highway driving.

Driving in a big city can sometimes be overwhelming, stressful and chaotic. The volume of vehicles, obscure streets and noise create much different conditions than what you may be used to.

However, if you remain calm, maintain a lawful speed, take extra precautions and stay alert, you will safely navigate through major city streets.

Safety Tips

There are some easy tips to follow while driving through the city that will make your experience safer and less stressful:

- Check your rearview mirror every 10 to 20 seconds, especially when making a turn or changing lanes.
- Be aware of your "no zone" and pay close attention to all cars, bikes and pedestrians around you.
- Merge slowly and smoothly into the traffic stream when changing lanes.
 Make sure you have plenty of room and be extra cautious about your blind spots before moving.
- Get into the left lane before making a left turn and avoid swinging right any more than is necessary to safely complete your turn.

- Never run a red light for any reason!
 When approaching a yellow light, try to stop safely if you can.
- Always maintain a safe driving distance.
 Due to more frequent and sudden stops common in the city, leave more space between you and the car in front of you that you normally would on the highway.
- When approaching an intersection in which the light just turned green, do not assume that cross-street traffic will stop. Be ready to brake and slow down to ensure that you can safely enter the intersection.
- Exercise caution when the streets are wet. The oil and fuel floats on the top of water, which makes the road extremely slippery. To avoid slipping, accelerate and brake slowly, and increase the distance between you and the vehicle in front of you.
- Allow vehicles next to you to merge into your lane if they have indicated that intention with a turn signal.
- If you notice an erratic driver, be very cautious and try to steer clear of his or her path.

Never drive erratically or make sudden turns, lane changes or stops.

For Your Protection

Driving a truck is a big responsibility, and you need to exercise extra caution when driving in tricky conditions – including busy city streets. For everyone's safety and protection, always follow driving laws and 's safety rules while on the road.

Provided by: Deeley Insurance Group, LLC

Safety Tips for Dump Truck Drivers

Though trucking in general can be a dangerous business, dump truck drivers have even more exposure to hazards because of the nature of their vehicles. As a driver, safety should be one of your biggest concerns. Make sure to follow these dos and don'ts when it comes to working safely.

- Do make sure the ground is stable before raising the truck bed. The truck becomes less stable as the bed rises, and the greater the bed's length, the greater the chances of it tipping over, especially if the ground is not level.
 Unload on compacted soil or gravel when possible.
- Do make sure the load's center of gravity stays between the frame rails of the bed as it rises. Even low tire pressure on one side or small ground depressions can throw off this balance. Learning to evenly distribute the load throughout the bed is a good way to mitigate this hazard.
- Do ensure that the truck bed always has a liner to ensure the even, continuous flow of materials. This protects against an unbalanced load and is especially important when dealing with wet or frozen material that may stick to the bed.
- Do make sure the tractor and trailer are in as straight a line as possible. Jackknifed alignments can cause unsafe situations for the truck and surrounding workers if the trailer tips.

- Do keep up with daily maintenance of the truck. Checking tire pressure, inspecting the suspension systems/hydraulic lift cylinders and regularly lubricating pins and bushings will ensure smooth operation, as well as the safety of you and your co-workers.
- Do become trained in how to use hand signals or warning signs for two-person unloading operations.
- Do not overload the dump bed. This is an unsafe practice and can cause problems in unloading, especially if the material flows poorly out of the bed.
- Do not assume that a remote-control device controlling the dump bed means it is OK to take safety risks. Drivers should still follow all safety guidelines even if a remote control makes it easier to maneuver the truck bed.
- Do not allow any vehicles or people in the area when unloading the truck.
 Clear an area if necessary to ensure the conditions are proper for dumping the bed.
- Do not drive with the bed raised. It is important to understand the dangers of this activity. For example, you could run into an overhead power line, which holds the possibility of electrocution.
- Do not work between the bed and the frame without blocking the dump bed.
 Fatalities have occurred when the bed unexpectedly lowers onto the unsuspecting person below.

Provided by: Deeley Insurance Group, LLC

Skin Safety for Drivers

You may not think it, but as a truck driver, you may be exposed to harmful sun rays, especially while sitting in a truck cab for many hours every day. In fact, according to the Centers for Disease Control and Prevention, UV (ultraviolet) rays can damage skin in as little as 15 minutes.

When you spend most of your day on the road, sun exposure adds up. While the windshield of a vehicle may lessen the amount of UVB rays that enter the cab, side windows typically don't. And, in general, glass does not protect against UVA rays. You also risk sun exposure when you are loading your trailer, washing your rig or stopping for a meal or break.

Unprotected sun exposure can lead to painful sunburn and even skin cancer. Some visible effects of sun damage include freckles, wrinkles, skin leathering, loose or dry skin, spider veins and age spots. Here are some sun protection tips to consider when getting ready for your route:

- Wear sunscreen daily—Broad-spectrum sunscreen offers protection from both harmful UVA and UVB rays. Consider a sunscreen in the range of SPF 30 to SPF 50. A water-resistant sunscreen will keep you protected while sweating.
- Be mindful of peak hours—The sun tends to be the strongest between 10 a.m. and 2 p.m. While driving can't always be avoided during that time, take extra precautions during the middle of the day.
- Adjust your wardrobe—Wear clothes and hats that shield your skin and

provide extra coverage to your arms, legs, face and neck. Not all fabrics and colors provide equal protection. Choose dark or bright colors and densely woven cloth, like denim or synthetic fabrics. Pay special attention to the left side of your body.

- Wear quality sunglasses—Invest in highquality sunglasses labeled to block both UVA and UVB rays. Wraparound sunglasses provide the best protection for your eyes and skin on your face.
- Screen yourself regularly—Early detection is critical to treatment options. Be mindful of any skin discoloration or changes, and discuss them with your physician.

If you have questions or concerns about skin safety while driving, talk to your supervisor.

Provided by: Deeley Insurance Group, LLC

Sleep Apnea Awareness

According to a recent study sponsored by the Federal Motor Carrier Safety Administration (FMCSA), nearly 30% of commercial truck drivers experience mild to severe sleep apnea. Despite how common this condition is in the trucking industry, it comes with serious safety ramifications—minimizing drivers' ability to focus on the road and increasing their likelihood of being involved in a crash.

With this in mind, it's crucial that drivers like you understand this condition and know how to respond to an onset of symptoms. Review the following guidance for more information on what sleep apnea is, how this condition can impact your driving capabilities and steps that you should take following a sleep apnea diagnosis.

What is Sleep Apnea?

Sleep apnea is a disorder that causes short pauses in your breathing as you sleep. Such pauses typically last for at least 10 seconds at a time and can happen up to 400 times each night. If left untreated, this condition can be lifethreatening.

Common signs and symptoms of sleep apnea include the following:

- Frequent and loud snoring
- Recurring nighttime urination
- Morning nausea and headaches
- Gasping or choking during sleep
- Excessive daytime fatigue
- Increased irritability or sadness
- Difficulties with memory and concentration

Although this condition can affect a wide range

of individuals, there are certain factors that can increase your risk of developing sleep apnea. This includes having a family history of the condition, being over the age of 40, smoking, consuming alcohol, having a small upper airway and being overweight.

How Sleep Apnea Impacts Your Driving
If left untreated, sleep apnea can impact your
ability to stay awake, alert and focused during
the day—all of which could hinder your driving
performance. What's more, several studies have
found that individuals with untreated sleep
apnea have an elevated risk of being involved in
a fatigue-related crash. In other words, ignoring
the signs of sleep apnea can threaten the safety
of both you and others on the road.

What to Do if You Have Sleep Apnea
If you start experiencing symptoms of sleep
apnea, reach out to your doctor right away.
From there, your doctor may send you to a sleep
center for testing. Following a confirmed
diagnosis, your doctor could provide a variety of
treatment options—the most common being
the use of a breathing assistance device at night
and (if applicable) lifestyle changes (e.g.,
physical exercises and dietary restrictions to
promote weight loss).

Because sleep apnea can impact your driving performance and create additional safety hazards behind the wheel, it's important to

inform of your diagnosis. According to the FMCSA, individuals with a medical history or clinical diagnosis of any condition that could interfere with their ability to drive safely are not medically qualified to operate a commercial motor vehicle. That being said, your diagnosis may temporarily restrict you from being able to drive for .

However, the FMCSA confirms that once an individual's clinical diagnosis has been successfully treated, they can regain their "medically qualified to drive" status. This means that you will need to work with your doctor, the medical examiner responsible for determining your physical fitness to drive and your supervisor to establish an effective treatment plan for your sleep apnea and be able to safely drive for once again.

Keep in mind that additional state and local regulations may apply to your situation based on the location of your driving operations.

Let us Know

If you have any additional concerns about driver safety, be sure to consult your supervisor. At, we put your safety first!

Provided by: Deeley Insurance Group, LLC

Staying Safe While Driving at Night

The danger of driving at night is worse for trucks, which have longer stopping distances than a passenger car. Darkness makes it more difficult to see hazards, and the empty roads and lack of light can make a driver dangerously drowsy. Since your job requires that you drive after dark, it is important to remember the challenges you will face. Use these safety tips to prevent night driving accidents:

- Reduce your speed and following distance. When you travel over 50 mph in a heavy truck, you may not be able to stop once you see something in the range of your headlights.
- Turn on your headlights one hour before sunset and one hour after sunrise.
- Verify that all of your exterior lights are working properly.
- Do not look directly at oncoming headlights. Look toward the right side of the road, following the white line with your eyes.
- Keep your windows clean, as dirty windows can reduce visibility by up to 90%.
- Adjust your speed to dangerous weather conditions.
- Adjust your mirrors so that the view is just outside of the bodywork of the vehicle.
- Make sure that your headlights are properly aimed.

- Avoid smoking, as the nicotine and carbon monoxide hamper night vision.
- Keep your headlights on low beams when following other vehicles.
- If you have vehicle trouble, pull off the road as far to the right as possible and set up reflector triangles near your vehicle and up to 300 feet behind it. Call or radio for assistance.
- Make frequent stops to use the restroom, stretch your legs and have a snack to reduce fatigue.
- If you feel drowsy, stop and take a rest.

 Do not attempt to stay awake more than your body is able to.

Watch Your Hours

The Large Truck Crash Causation Study (LTCCS) reported that 13% of Commercial Motor Vehicle (CMV) drivers were considered to have been fatigued at the time of their crash. Many times, you will be expected to respect strict schedules. However, it is crucial that you always respect the Hours of Service (HOS) set by the Federal Motor Carrier Safety Administration. They are designed to protect you and other drivers on the road, and your failure to comply can result in hefty fines or losing your job. If you have any questions about our safety policies for

drivers at , do not hesitate to contact your supervisor. Your safety is our first priority!

Provided by: Deeley Insurance Group, LLC

Staying Safe While Using Hand Tools

When there is maintenance to be done on your vehicle, you rely heavily on our hand tools, and may take them for granted. With all the dangers you face on the road, standing on firm ground and using hand tools for maintenance may seem like one of the least dangerous activities you perform. However, using hand tools can be hazardous if the right safety procedures are not followed.

Safety Guidelines

To keep yourself safe, follow these basic rules:

- Keep all tools in good condition with regular maintenance.
 - If a wooden handle on a tool is loose, splintered or cracked, the head can fly off.
 - If the jaws of a wrench are sprung, the wrench can slip.
- Use the right tool for the job.
 - Each maintenance task calls for a specific tool. Never deviate. If you have any doubt as to which tool is correct, refer to your user's manual.
- Examine each tool for damage before using it and never use damaged tools.
 - Wrenches must not be used when the jaws are sprung; they can slip and lead to injury.
 - Tools used for cutting edges must be sharp. Dull tools can be

more hazardous as you must press harder when using them.

- Operate tools according to the manufacturer's instructions.
- Use the right personal protective equipment.
 - Loose clothing, ties or jewelry should never be worn when using hand or power tools.
- Store and transport the tools properly as soon as you are done with them.
 - Put the tool away as soon as you are done with it. Leaving the tool in a pathway could trip you.
 - Transport tools in a toolbox or container. Never carry pointed tools in your pocket.

Speak Up

If you have any doubt about the safe use of a hand or power tool—or about any safety issue on the job—talk to a manager. Your safety is our first priority at!

Provided by: Deeley Insurance Group, LLC

Steer Clear of Pinch Point Injuries

Whether your hand gets caught between two heavy pallets or your body gets trapped between a vehicle and a static object, pinch point injuries are usually preventable using care, caution and alertness on the job. Pinch point hazards can be big or small and are present in every workplace.

While not every pinch point accident results in a debilitating injury, it is important to realize how serious these accidents can be. In many cases, these types of incidents can be prevented using engineering controls or personal protective equipment (PPE), but you should also consider the following precautions to take control of your safety and steer clear of pinch point accidents:

- Before beginning your shift or when working with new equipment, identify potential pinch point hazards.
- Identify objects in the warehouse or on your equipment that move and come in contact—or close contact—with fixed objects.
- Be extremely cautious when placing your hands, fingers or feet between two objects. If you are within a pinch point, consider alternative ways to get the task done.
- Do not operate trucks or warehouse equipment without the proper guarding mechanisms in place.
- Never use your feet to brace, force or chock objects.
- Wear appropriate gloves for the task at

hand. They will serve as protection against injuries, but ill-fitting gloves may be an additional hazard as they can get caught in your equipment or parts of your vehicle.

- Always secure materials on the truck bed itself, while moving them around the warehouse and while loading so they cannot fall or roll.
- Be especially cautious when handling drums, rebars, rings and other metal objects.
- Watch out for rolling hazards by blocking wheels on equipment and trucks to prevent unwanted movement.
- Watch out for crushing dangers—if you work under a truck or other machinery, make sure the jacks are secure.
- Do not wear jewelry or loose clothing, and always tie long hair back. These items can potentially get caught in moving parts or between heavy objects while moving or loading.
- Know how to turn off equipment immediately in case of an emergency.
- Inform your supervisor or manager if you spot any pinch point hazards that are not guarded or not clearly marked.

Provided by: Deeley Insurance Group, LLC

Take Precautions to Prevent Accidents

You encounter hazardous conditions in the workplace every day, and the potential for accidents is high. However, many on-the-job accidents can be avoided by focusing on safe practices and taking necessary precautions.

Most accidents are caused by an unsafe act, an unsafe working condition or a combination of the two. For example, a worker could fall off a ladder that was not secured properly—an accident caused by the unsafe act of not securing the ladder. Or, a damaged ladder could cause a fall, and that would be the result of an unsafe condition. But, that unsafe condition was caused by the unsafe act of not inspecting the ladder prior to use. In either instance, the accident could have been prevented by following proper safety precautions before using the ladder.

Hazards You May Encounter

Because your job has a high potential for danger, it's important to understand what causes accidents so that you can avoid them whenever possible. The vehicles and machinery you operate are probably the biggest potential source for accidents, but you also may encounter safety hazards from the following:

- Other tools, equipment or cargo that you handle
- Fatigue due to long hours or monotonous tasks
- Adverse weather conditions when you are loading, unloading or on the road

Safe Steps to Avoid Accidents

The first step to keeping yourself and co-workers safe is to stay alert on the job and don't let routine or familiarity lure you into carelessness. Always observe safety precautions before and during a task, even if those precautions make the task more inconvenient or take longer to complete. Cutting corners may not seem like a big deal, but doing so is a primary cause of accidents.

Next, know your job. The more you know about your job, the safer you'll be. Know the proper procedures and safety precautions for any task you do, and if any questions arise during your workday, be sure to talk to your supervisor. If you are asked to complete a new task or operate an unfamiliar machine, ask your supervisor or a co-worker to help you and show you proper safety precautions.

And finally, make a personal contribution. A good way to start this is to follow all safety rules, even if you think they are unnecessary or slow you down. This could include practicing safe lifting techniques, taking breaks to ensure you're adequately rested or cleaning up your work area properly after completing a task.

Focus on Good Habits

It's human nature to work yourself into habits,

and when you break a safety rule, you've taken the first and most influential step in forming a bad habit—a habit that can lead to an injury. Good habits, such as following safety protocols and noticing and correcting unsafe conditions, are just as easy to form.

Develop a safe attitude! This is probably one of the most difficult things to face because most of us have the mistaken notion that it's always someone else who gets hurt, never us. If everyone does their share in observing safety rules and staying alert for unsafe conditions, everyone will benefit by having fewer on-the-job accidents.

Provided by: Deeley Insurance Group, LLC

Take Precautions When Operating a Forklift

Forklifts, also called powered industrial trucks, help us perform essential loading, unloading and warehousing tasks, but they are also quite dangerous. Driving a forklift is a serious responsibility and should not be taken lightly. Forklift drivers at must be properly trained and follow all safety procedures and precautions.

Below are some of the basic safety practices that we expect our forklift drivers to observe.

Maintenance

- Each day, check that the forklift is ready for the day's work and perform any necessary maintenance before operating.
- Report any malfunction or poor performance to your supervisor immediately.

Loading

- Use reverse when going down inclines and go forward up inclines.
- Do not travel with the load elevated, and keep the load stable and as close to the floor as possible.
- Avoid raising or lowering a load while the forklift is moving.
- Always keep the load tilted back towards the carriage while raising and lowering.
- Make sure the load is balanced and is

within the capacity of the forklift.

 Never use the forks as a personnel elevator unless properly equipped.

Driving

- Always make sure your driving path is clear.
- Slow down for corners, blind spots and doorways.
- Drive defensively by always being aware of your surroundings and watching for the unexpected.
- Never try to turn on an incline.
- Cross tracks diagonally and slow down for uneven floors and surfaces.
- Keeps legs, arms, feet, hands and head inside the forklift.
- Always give those on foot the right of way.
- Stay out from under forks and loads.
- Never show off or use the machine for anything other than your specified job tasks.
- Never give anyone a ride or allow

anyone who is untrained to operate the forklift.

In order to ensure your safety and the safety of everyone in our workplace, it is important that all forklift drivers operate their machinery responsibly and with safety in mind.

Provided by: Deeley Insurance Group, LLC

Toxic Chemical Use and Care

Exposure to toxic chemicals during storage, transportation and disposal can result in injury or illness. If spills occur, containers leak, labels are removed or if untrained employees have access to materials, the risk of injury or illness is even greater. To prevent unnecessary injury or illness from hazardous exposure to toxic chemicals, consider the following safety recommendations.

Storage

- Store chemicals in well-ventilated, welllit areas with a locked entrance. Check the Safety Data Sheet (SDS) regarding the proper storage procedures for each chemical on-site.
- Store chemicals away from personal protective equipment (PPE), especially respirators.
- Know what chemicals are incompatible, and keep them away from each other.
- Be mindful that some chemicals contain solvents that can escape into the air and release harmful vapors unless their containers are properly sealed.
- Store chemicals only in their original manufactured containers with the original labels. If a chemical's label should come off, replace it immediately.
- Place clean-up tools close to the chemical storage facility, including water, soil, absorbent pillows and sand.

 Keep pesticides separate from animal feed, fertilizer, seeds, water and incompatible chemicals.

Transport

- Do not transport chemicals with animal feed, food, water or incompatible chemicals.
- Secure chemicals in their proper containers on the vehicle before proceeding so they cannot move, fall or break.
- Keep a detailed record of the chemicals you are transporting.
- While transporting hazardous substances, bring the appropriate PPE for handling purposes.

Disposal

- Before dumping any chemical, read through the SDS and the manufacturer's label regarding toxicity to animals and plants. Also, note the proper way to dispose of any leftover substances and the container.
- Rinse the container at least three times to remove all traces of the substance.
 Then, crush the empty container.

• Empty hazardous waste containers require special handling. Familiarize yourself and follow our hazardous waste recycling procedures to ensure everyone's safety.

Your Safety is Important

Toxic chemicals must be stored, transported and disposed of in a safe manner at . If you have any questions or concerns about exposure to toxic chemicals and your safety, contact your supervisor.

Provided by: Deeley Insurance Group, LLC

Use Caution with Lift Gates

Lift gates are powerful devices, and it is very important that you take safety procedures seriously when using them. Lift gates can be dangerous to both you and the freight you carry, but if you take proper precautions, you will stay safe.

Uses of Lift Gates

Lift gates are designed to load and unload cargo. If you use a lift gate for any other purpose, you are risking injury or death. Never use a lift gate as a jack or to pull or push other objects. It is not designed to plow snow, shear or break other objects.

Safety Guidelines

- Read the lift gate operator's manual, and follow all directions.
- Maintain the lift gate as is recommended in the manufacturer's instructions.
- Inspect the lift gate daily to ensure there is no damage. If you find wear and tear, notify your manager immediately.
- Never let anyone who hasn't been trained operate the lift gate.
- Identify pinch points on the lift gate and avoid them to stay safe.
- The platform of the lift gate should never be open while the vehicle is moving.
- Secure top-heavy items with ratchet

straps.

- Never put a piece of freight in motion that is beyond your ability to control once it starts moving.
- Recruit extra help to put more hands on risky freight.
- Use proper devices, such as a pallet jack, tripod dollies or platform dollies, to move freight on the gate.
- If unloading in a busy street, use safety cones to block the lane, wear reflective vests and create safe space in which to work.
- In rain, cover freight with a waterproof tarp, and wrap it securely around freight like you would a furniture pad or shrink wrap. This allows you to take your time when using the gate.
- Stay focused, and never rush.
- Always have an escape plan. Anticipate how items may go out of control and where they would fall. Be prepared to get out of the way to keep from getting hurt.

Keep in Touch

If you have any questions or concerns about lift gate safety on your truck, do not hesitate to contact your supervisor. Your safety is the first priority at .

Provided by: Deeley Insurance Group, LLC

Vehicle Safety for Emergency Responders

Emergency vehicle drivers are an essential component in saving the lives of others, as they are responsible for driving the truck that carries all equipment and personnel needed to assist others. If drivers cannot successfully get the vehicle to an emergency scene, personnel cannot help civilians and/or protect property.

In order to deliver both personnel and equipment, drivers must always have safety top of mind. In addition, emergency vehicle drivers must use a high standard of care for the general public who are also using the road by trying to reduce the risk of injury to others.

Inspecting Your Vehicle

Before entering the vehicle and starting it up, walk around the truck to make sure that all equipment is secured, all compartment doors are securely shut and all obstructions are safely moved out of the way.

- Inspect all four sides and the top of the vehicle.
- Verify clearance on the right and rear of the vehicle with the person riding in the officer position. This check should be done before moving in both emergency and non-emergency situations.
- Once in the vehicle, wear your safety belt.

Using Warning Devices

When responding to an emergency:

- Turn on all audible and visual warning devices. Though these items are turned on, the general public may not give you the clearance that you need quickly.
- Recognize that warning devices are only a request for the right-of-way rather than a guarantee that you have the rule of the road.
- Be aware of how close you are to other vehicles and pedestrians, and make sure to allow a safe following distance.
 Specifically, allow one second of following distance for every 10 feet of vehicle length for speeds less than 40 mph, and one additional second for speeds 10 mph over 40 mph.
- Drive as close to the posted speed limit as possible when responding to an emergency, and never exceed 10 mph over the posted limit. There are also many conditions that warrant slower speeds:
 - o Slippery roads
 - o Inclement weather
 - Poor visibility

- o Heavy traffic
- Sharp curves and uneven surfaces

Caution in Intersections

Many accidents occur within or near intersections, so as you approach one, exercise extreme caution.

Intersections with no Control Device

Do the following when approaching (1) intersections that do not have a control device in place (stop sign, yield sign or traffic signal) in the direction that you are traveling, or (2) a traffic control signal that is green as your vehicle is approaching:

- Conduct a full scan of the intersection looking for potential dangers in all four directions. Some hazards may include drivers turning right on a red light, pedestrians, drivers traveling at excessive speeds, etc.
- If you detect any dangers, slow down immediately.
- If you need to change the siren speed, do so no more than 200 feet from the intersection.
- Avoid using the opposite lane of traffic to pass other vehicles, if possible.
- Always be prepared to stop, especially if another vehicle does not yield to you.

Controlled Intersections

Come to a complete stop when approaching intersections controlled by a stop or yield sign or yellow or red traffic light. Also remember the

following:

- Do not rely on sirens or lights to clear traffic.
- Before entering the intersection, scan the area for potential hazards. Also scan for potential passing options.
- Confirm that all vehicles around you are stopped before proceeding.

Crossing Railroad Tracks

When approaching a railroad crossing:

- Turn off sirens and air horns
- Operate the vehicle at an idle speed
- Open the windows and listen for a train

Responding to Non-Emergencies

When responding to a non-emergency, follow all normal motor vehicle regulations without using your audible or visible devices.

How to Back Up Safely

Backing is a difficult task, as you cannot see around the vehicle as easily as they can in a smaller, personal vehicle. Whenever possible, avoid backing up an emergency vehicle. If you must back up, opt for one of the two following options:

- Have a spotter go behind the vehicle in a position where the driver can see him/her at all times. Then, the spotter should direct the driver as he/she backs up. If the driver loses sight of the spotter at any time, he/she should stop the vehicle immediately.
- If using a spotter is impossible, perform

a complete vehicle inspection (as previously described) to assure that no people or objects are in the way of the vehicle's intended path. Then, back up slowly.

Preventing Rollovers

If you were to run off the road in an emergency vehicle, you must exercise specific precautions to avoid a rollover:

- Remove your foot from the gas pedal and allow the vehicle to slow.
- Apply the brake slowly, allow the vehicle to slow naturally and downshift to bring it to a complete stop.
- Use soft shoulder conditions to your advantage to maintain control.
- Once you have successfully stopped the vehicle, slowly steer it back on the road in a lower gear and/or light acceleration.

Loading the Hose

Hose loading can be a dangerous task, especially if you are unsure of where other personnel are located or not using sound judgment. Here are some recommendations for safe hose loading:

- Have a spotter stand in a position with an unobstructed view of the hose loading and within earshot of the person loading the hose.
- Remove all non-emergency traffic from the area before loading the hose.
- Drive the fire truck in a forward direction only and at no more than 5 mph.

• Avoid standing in the hose bed while the vehicle is moving.

Provided by: Deeley Insurance Group, LLC

Winter Driving and Skid Safety

One of the most dangerous winter driving hazards is skidding. If it happens at a high speed, the result can be deadly. But most skids can be avoided by simply adjusting to driving conditions and knowing how to recover from a skid.

Skids are most likely to occur on curves and turns, so slow down ahead of time to prepare for them. Then, when in the curve, accelerate slowly and steer steadily with no abrupt change in direction and, especially, no abrupt braking. Driving smoothly in general can help prevent skids.

Skid Safety Techniques

If you go into a skid, remember two critical rules:

- Don't steer against the skid.
- Avoid using the brakes.

Instead, immediately take your foot off the accelerator and steer in the direction the vehicle is sliding until you feel recovery of traction, then slowly straighten the wheels until you recover complete control. If the back of your vehicle is fishtailing to the right, turn the wheel gently in that direction until your car recovers.

If braking is necessary before traction is recovered, apply the brake pedal cautiously so you do not lock the wheels and intensify the skid. You will also have better brake control in a skid situation if your vehicle is equipped with anti-lock brakes.

You should constantly be on the lookout for areas that might induce skidding, such as

unexpected ice patches or piles of wet leaves, which tend to be found in shady areas or on overpasses. Keep in mind that wet ice, warmed by the sun, is twice as dangerous as completely frozen ice. Be especially alert whenever there is any kind of precipitation during cold weather.

General Winter Driving Tips

Since accidents are common in winter, you should be extra cautious while driving. Drive on slippery roads at reduced speed and increase following distance behind the vehicle ahead. This gives an additional space cushion for safe stopping. Because winter driving can be risky, it is also a good idea to practice driving in slippery conditions so you are well prepared and comfortable.

A safe stop on icy or snow-packed roads is a tricky maneuver that requires skill and good judgment. Anticipate stops by slowing down gradually, well ahead of intersections. And allow for more than enough time to stop safely.

Plan ahead of time for lane changes; check your rearview mirror, your blind spots and signal your intentions to traffic behind you. Then, swing over in a long, gradual line. Make the move with the smallest possible steering change and with a light foot on the gas.

When you drive into deep snow, stepping on the

gas may cause the wheels to spin, with little if any forward movement. In such cases, avoid over-accelerating. A light foot on the gas pedal and a high gear are most effective.

Ensure Your Safety

Whenever you are driving in any weather, be sure your vehicle is properly equipped. Your brakes should be functioning correctly, and your tires should be properly inflated with a good tread surface. Sometimes snow tires, and even chains, may be best to help keep your vehicle under control during dangerous winter conditions.

Provided by: Deeley Insurance Group, LLC

Your Mirrors — A Crucial Driving Tool

When operating a truck, you often have limited use of certain mirrors. These mirrors are essential tools for road safety, and knowing how to set and use them properly to eliminate blind spots is a crucial component of defensive driving.

Types and Adjustments of Mirrors
While operating commercial motor vehicles
(CMV), you typically have the following mirrors
available to you:

- Convex mirrors—Convex mirrors are curved mirrors that provide more comprehensive visibility for areas surrounding the truck. They reduce blind spots by showing the left and right sides of the CMV and are normally mounted on a vehicle's fenders or hood. These mirrors should be adjusted to point as far down and out as possible. You should be able to see the lane on each side of the semi as well as the sides of the vehicle itself.
- Planar mirrors—Planar mirrors can be mounted on either side of the cab and have extended arms to help reduce blind spots.
- Sideview mirrors—Sideview mirrors are larger and extend farther away from the cab than car mirrors. They require proper adjustment to ensure a full spectrum of vision and prevent blind spots. Adjust these mirrors by keeping your head straight and looking at the mirror on the side you are adjusting.

When the mirrors are adjusted properly, a sliver of the passenger side of the truck should be visible. On the driver's side, you should be able to see the road behind you.

Once all mirrors are adjusted, sit in your normal driving position and reassess your viewing angles. If your range of vision falls short, bring your mirrors up and out a bit.

Inspecting Your Mirrors

Mirrors should be part of your commercial motor vehicle pre-trip inspection. It is important that your mirrors function properly and are adjusted appropriately to have views of all blind spots while traveling. Make sure your mirrors are tightly attached and do not move on their own.

Ensure the mirrors are clean and free of debris during the inspection and operation of your commercial motor vehicle.

Checking Your Blind Spot

Even when mirrors are correctly positioned, you must understand how to drive effectively with blind spots. To do this, sit in a normal driving position and watch your mirrors as a vehicle passes by. The vehicle should disappear from the side mirror only when it appears in your peripheral vision.

Changing Lanes

When changing lanes, always indicate your intention of changing lanes or turning by using your directional signals. Check outside mirrors carefully for vehicles, and move slowly from one lane to another. Do not change lanes if a vehicle from behind is closing in quickly.

Moving Forward

For more safety guidance and ways to practice defensive driving, contact Deeley Insurance Group, LLC today.