

SAFETY GAZETTE



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New Year, New Opportunities



Written by: Scott Sloan, Sr. Loss Control Representative

The new year has kicked-off with a new tax plan that reduces corporate tax rates significantly. Because of this, business owners are looking for ways to use their savings to improve their operations. Have you considered using some of your savings to invest in risk management? We're going to walk through a few general options that may be right for your business.

Some options could be upgrading the fleet, investing in additional employee training or doing some of the maintenance you have been holding off on. Moving and Storage companies many consider investing in new vehicles and equipment during the slow start to the year.

Another risk management investment may be to purchase additional telematics for your trucks, such as cameras. Management can review camera footage periodically with the driver as a form of training. Footage can provide opportunities to both praise the driver and to improve driver behavior.

In addition, cameras are vital in defense of vehicle collisions, especially when your driver isn't at fault.

Another option may be joining a Moving and Storage Association, or attending an annual conference. Each Association offers different benefits, including training opportunities, but perhaps the biggest benefit is networking with other Moving and Storage professionals to see how they are tackling the same issues you face.

However you decide to spend your extra cash this year, try looking for opportunities that will have a lasting impact on your business, and that set you up for success in the future. Interested in learning about other risk management solutions? We recently added some new resources to our website. Be sure to check out the new material at: <https://losscontrol.iatinsurancgroup.com>.

Working in Cold Conditions



Written by: *Ganga Sidhapur, Loss Control Representative*

Winter is here, meaning employees and employers working amidst the weather could be susceptible to Cold Stress. The most common and dangerous cold-induced injuries and illnesses are hypothermia and frostbite; it is a hazard of which all employees and employers must be aware. Cold stress occurs by driving down the skin temperature and eventually the internal body temperature (core temperature). This may lead to serious health problems and may cause tissue damage, and at its worst, death.



There are a few things that employers can do to help inform employees of these dangers, such as having drivers listen to The National Oceanic and Atmospheric Administration (NOAA) Weather Radio. This radio station broadcasts continuous weather information and will send warnings when wind chill temperatures are life-threatening.

Supervisors, workers and co-workers should watch for signs of cold stress and allow workers to interrupt operations until they are comfortable. Provide training to all staff regarding the symptoms and treatment of cold-related injuries and illnesses. We advise doing a simple search on symptoms of hypothermia and frostbite so you are familiar in the event of an employee becoming ill.

Along with training and educating employees, the company must initiate and reinforce safety protocols and clearly state employee responsibilities and expectations. Listed below are simple preventative steps that can help maintain a safe work environment.

- Identify potential slip, trip and fall hazards in your workplace; review incident records and inspect locations
- Evaluate the potential risk of a number of employees who could be affected, the potential frequency of risk and the potential impact of the surrounding area or equipment
- Determine controls that can be instituted to reduce each hazard: relocating or removing dangerous environmental factors, limiting accessibility to higher-risk areas
- Provide appropriate footwear and personal protective equipment for employees
- Regularly review the work environment: maintain regular housekeeping, ensure good lighting and keep equipment in proper working condition
- Create an environment where your staff is comfortable enough to share the responsibility for your safety plan and actively participate in providing feedback. Management can utilize the feedback to create a comprehensive safety protocol for working in cold conditions.



ELD Policies and Procedures

Written by: Cesar Rubio, Sr. Loss Control Representative

Now that the ELD mandate is in effect, carriers should review and update their Hours of Service policies and procedures to include the use of ELD. To ensure that the ELD policies and procedures are implemented correctly, carriers should provide training to all employees and monitor the results on a regular and continuous basis.

The following facets should be included in the Hours of Service policies and procedures:

- Define roles and responsibilities
- Assign a person for system questions/breakdowns
- Define driver's responsibilities in case of a system breakdown
- A "No Tolerance" statement prohibiting drivers from tampering with the ELD equipment
- Make drivers aware of disciplinary measures and corrective action for not complying with policies and regulations
- Issue policy on permissive use of exemptions to the ELD requirement

After implementation, management should provide training to all employees affected by the ELD mandate. It is imperative that dispatch and the driver can navigate through the ELD system so both parties can communicate effectively. The ELD training should include the following:

Define each program function

Driver and dispatch should know how to monitor available Hours of Service

Driver and dispatch should know how to schedule a route to comply with the Hours of Service regulations

Driver should be able to provide a printable or electronic logbook to Highway Patrol or in the scales

Troubleshooting the ELD program

Provide point of contact for system breakdown or questions

In case of a system or program breakdown, the driver should be able to complete a paper logbook

Once the policies and procedures are implemented and employees are trained, management should monitor the results and update the Hours of Service policies and procedures if needed. Management should communicate constantly with employees to make sure everyone is following the Hours of Service policies and procedures.

Meet IAT TransGuard

Written by: Scott Miller VP, Independent Contractor



TRANSGUARD INSURANCE COMPANY OF AMERICA, INC., a member of the IAT Insurance Group, has been committed to providing our clients with the finest customer service and the best claims handling in the industry.

TRANSGUARD is an authority in insuring risks in the storage, transportation and relocation industries and a leader in insuring the independent contractor segment of the trucking industry.

Utilizing the National Association of Independent Contractors (NAIT) as a platform to offer Transguard products to the Independent Contractor market, the primary coverage sought after is Occupational Accident Coverage (OCAC). OCAC is marketed as a time proven, lower cost alternative to Workers Compensation and includes coverage elements such as a primary medical benefit, AD&D provision and TTD (temporary disability) with a two-year benefit provision which all provide protection to an Owner-Operator in the event of an on-dispatch injury. The benefit for the sponsoring Motor Carrier is a Contract Liability coverage which defends potential actions of an Owner-Operator seeking employee status against the Motor Carrier in order to obtain Workers Compensation benefits.

Other products offered to Owner-Operators via the program are Non-Trucking Liability, Physical Damage and Non-OCAC. We also provide limited Workers Compensation where needed for exposures such as Casual Laborers, Fleet Owners and some Corporate WC as well.

Products are sold via a Retail Network of Brokers and are available in the majority of states. There are a few state exceptions which do not allow the OCAC product (e.g. North Carolina, New Jersey). One of the keys to the Independent Contractor book of business performance is understanding the nuances of each state and how they view the line between employee and Independent Contractor, thus the landscape is constantly changing.

After saving the Gazette to your desktop, click below to access a brief two page summary of the IC product offering. If you have questions, please don't hesitate to call.

