



Preventing Distracted Driving

The prevalence of distractions while operating a motor vehicle is a critical concern, especially for businesses with commercial fleets. Distracted driving poses significant risks not only to drivers themselves but also to others sharing the road. Understanding and preventing distracted driving is crucial for businesses that use vehicles in their operations to protect people and property.

Types of Distractions

Distracted driving refers to any activity that diverts a driver's attention away from the primary task of operating their vehicle. It may stem from the following types of distractions:

- **Visual**—These distractions take a driver's eyes off the road. Sources include in-vehicle technology, text messages, passengers and external factors, such as accidents or wildlife.
- **Physical**—Such distractions cause a driver to take one or both hands off the steering wheel. Sources of physical distractions are mobile devices, food and beverages, and other manual activities like changing the radio or climate control settings, adjusting mirrors, programming the navigation system and reaching into the backseat.
- **Cognitive**—These distractions involve a driver thinking about or mentally focusing on something other than operating their vehicle. Sources of cognitive distractions can include daydreaming, fatigue, stress or conversations with other passengers.
- **Auditory**—Such distractions consist of audible elements that divert a driver's attention away from the road, such as loud music, others' talking and in-vehicle alerts.

Solutions

Businesses should take a holistic approach to address distracted driving. Employees should be trained in the do's and don'ts of safe driving, and drivers should be made aware of their company policies and procedures related to the safe operation of vehicles. Employees should also be trained to pull off the road to eat, make phone calls or engage in any other potentially distracting activities. Additionally, vehicles should be set to drivers' preferences (e.g., steering wheel and seat location, mirror placement) before being driven.

Combating distractions takes proactive measures, including prohibiting cellphone use while driving, presetting navigation systems, and fostering a culture of attentive driving through education and enforcement of company policies and applicable laws. Technological innovations like simplified interfaces on vehicle systems can also help address visual distractions.

Ergonomic interior design principles may assist with minimizing physical distractions by placing vehicle controls within easy reach, and hands-free devices can reduce the need for drivers to take their hands off the wheel. Mitigating auditory distractions can be done by ensuring drivers keep conversations behind the wheel to a minimum and limiting the volume of in-vehicle alerts, communication systems and radios. Moreover, cognitive distractions can be addressed through driver education programs that highlight rest, mindfulness tactics and stress management techniques.

Conclusion

Distracted driving poses substantial risks. Fortunately, understanding the different sources of distracted driving and implementing integrated solutions that foster a culture of attentiveness on the road can help businesses effectively combat these concerns.

Contact us today for more risk management guidance.

Keeping Employees and Customers Safe From Tornadoes

Tornadoes pose numerous risks to organizations and people. They can cause significant hindrances to business operations, and above all, they can leave organizations and their communities with devastating losses, resulting in serious injuries and fatalities of employees and customers. Such tragedies can ultimately cause emotional damage and mental trauma for both survivors and bereaved loved ones, impacting these individuals for years to come. Having comprehensive tornado preparedness strategies in place helps organizations be prepared for tornadoes to better protect these individuals while instilling trust in workers and clients.

Tornado Preparedness

The first step in preparing for these natural disasters is understanding associated weather alerts—namely, tornado watches, warnings and emergencies—in order to know how to respond. A **tornado watch** signifies that current weather conditions are ideal for tornado development in a specific location, while a **tornado warning** means that a tornado has been sighted or indicated by weather radar. A **tornado emergency** indicates that a tornado is present in a given location, the storm is severe, and catastrophic damage is either imminent or already in progress. In addition to monitoring weather alerts, organizations should prepare for tornadoes by creating in-depth workplace emergency plans. These plans should include the following information:

- **Shelter details**—An ideal tornado shelter is a basement or small interior room or hallway with minimal doors and windows on the lowest floor of the building. Organizations should clearly label their tornado shelters and include them in all emergency evacuation documentation. Tornado shelters should have fully stocked emergency kits with essential resources (e.g., nonperishable food, drinking water, first-aid and medical supplies, radios, flashlights, batteries, portable chargers and blankets).
- **Safety protocols**—Organizations should establish safety protocols for employees and customers to follow while taking shelter, such as remaining in a protective position (i.e., sitting down or crouching low to the floor and covering their heads with their hands) and avoiding sudden movements until the tornado passes. Organizations should conduct regular tornado drills to ensure everyone knows how to execute these safety protocols.
- **Communication procedures**—Internal communication procedures may involve using workplace alert systems, two-way radios, loudspeakers or megaphones to guide employees and customers to the tornado shelter, remind them of safety protocols, inform them of current weather conditions, tell them when it's safe to move around or exit the shelter, and identify those who need medical attention once the tornado passes. External communication procedures may consist of ensuring cellphones are set to receive [Wireless Emergency Alerts](#) from the National Weather Service for the latest [weather warnings](#), listening to community officials on the radio for specific guidance, and having a system for contacting emergency services if employees or customers are harmed in the tornado.

When a tornado warning or emergency occurs, organizations should promptly deploy their workplace emergency plans and have designated people direct employees and customers to tornado shelters. Upon taking shelter, all individuals should be instructed to remain in a protective position. Individuals may also be encouraged to take cover under any available heavy furniture (e.g., desks). From there, organizations should leverage their internal and external communication procedures to stay up to date on the latest weather conditions and safety recommendations. Depending on the situation, organizations may also utilize their emergency kits to keep employees and customers fed, hydrated and warm while they wait out the storm. Once the tornado passes and community officials confirm it's safe to leave a shelter, organizations should review their surrounding areas for damage, determine whether any individuals need medical assistance and respond accordingly (e.g., calling emergency services). By implementing proper preparation, response and recovery measures, organizations can maximize their protection against these natural disasters and work to safeguard everyone on-site. Contact us today for more risk management guidance.



The National Weather Service reported that tornadoes cause an average of **80 fatalities and 1,500 injuries** each year in the United States.