



A conversation with a friend, adjusting your radio or climate controls, looking at your navigation system, eating, drinking, texting, or thinking about your plans for the upcoming weekend – these are just some of the common activities which can lead you to become distracted while operating a vehicle. The dangers of distractions created by ever evolving automobile and smartphone technology greatly increase when pedestrians and cyclists are present.

Distracted driving is defined as anytime a driver's attention is diverted away from driving a vehicle safely. There are three types of distracted driving, these include manual, visual, and cognitive.



Manual - Hand(s) off the wheel

Reaching for items inside the vehicle
Using a hand-held device
Eating or Drinking



Visual - Eyes off the road

Reading/Sending a Text or Email
Adjusting Temperature Controls
Changing the Radio
Reaching/Looking for Items



Cognitive - Mind off driving

Conversation with passenger(s)
Talking on the phone
Listening to the radio
Day Dreaming

DRIVER SOLUTIONS

Plan Ahead, Take Control, & Clear Your Mind

With practice, good driving behaviors and habits may become consistent within a driver's personal and professional life. Below are some recommended tips on ways to avoid becoming distracted:

- Silence your phone and place it out of sight to limit the desire to check it while driving. i.e. Airplane Mode.
- Prior to driving, make any necessary phone calls, respond to texts or emails, or complete any other tasks which can lead to distractions.
- If using a navigation app, enter the destination prior to driving the vehicle and use a mounting system to allow your hands to remain on the steering wheel.
- Today, many smartphone apps are available to help block text messages, email, social media sites, and phone calls while the vehicle is in use.
- Cellphones are useful for business communications and for emergencies. However, pull over to a safe stopping place before attempting to use a cell phone while driving.
- Remember we must share the road and maintain a defensive driving approach. Be aware of other drivers who may be distracted by watching for vehicles veering out of their lane, sudden braking, slowing traffic, or phone users.

EMPLOYER RISK SOLUTIONS

Establish. Execute. Enforce.

As an employer, do you currently have a policy which addresses distracted driving? One of your highest risk exposures occurs when an employee drives a company vehicle or personal vehicle for business. CWG Risk Services recommends establishing a company distracted driving policy to help mitigate exposures from work-related driving. Some actions to take when it comes to a distracted driving policy, include:

ESTABLISH: Distracted Driving Policy - A distracted driving policy allows you to set clear and concise expectations for all employees who may be engaged in driving a company owned vehicle or even their own personal vehicle for business related purposes. Key elements within a distracted driving policy:

Companywide Commitment: An effective policy has top management support and leads by example.

Define 'Distracted Driving': Anything which diverts a driver's attention from safely operating a motor vehicle.

Outline Policy Elements: There are many habits which can lead to driver distractions. It is important to communicate to whom the policy applies and clearly state prohibited activities within your company's policy.

- Ban employees from text-messaging and the use of hand-held phones, tablets, or GPS components while a vehicle is in motion.
- Policy applies to operating a company vehicle, personal vehicle on company business, and use of a company supplied cell phone or personal phone.

Company Disciplinary Action: Violations of the policy should be considered a serious offense and subject to company's disciplinary policy.

Policy Acknowledgement: Allows for employees to read, understand and sign the policy.

EXECUTE: Educate & Train Employees on the Policy - As with any changes within an organization, it is critical to educate and train all employees in regards to any new policies or updates made to existing policies. This allows employees to understand and ask any necessary questions specific to the policy.

ENFORCE: Policy Enforcement - As with any policy, an effective policy is one which is consistently enforced and practiced daily, with no exceptions. Reinforce the policy on a regular basis through driver training, newsletters, or have drivers review and acknowledge the distracted driving policy annually.



Strong, Local & Trusted

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. | Continental Western Group® and affiliated companies assume no liability in connection with your use or non-use of the information provided in this document and do not guarantee that the information contained herein includes all possible risks or unusual circumstances that may occur in or to your business or that the advice or recommendations contained herein comply with all federal, state or local laws or regulations. Any advice or recommendations made in this document are intended to assist you in reducing risk of loss, thereby reducing the possibility that our companies will need to make a payment under an insurance policy. These recommendations are not intended to substitute for any obligation that you or anyone else may have to survey, repair, or modify any property, equipment or operations or to conduct safety programs. It is your legal responsibility to maintain safe premises, equipment and operations. This document provides general information only, is not legal advice, and is not a statement of contract. Any statement regarding insurance coverage made herein is subject to all provisions and exclusions of the entire insurance policy. | Copyright © 2018 Continental Western Group®. All rights reserved. | 1980CWG-RS-03-18