

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

“Just” Is All It Takes with On-the-Job Distracted Driving

Transportation-related incidents accounted for a significant number of on-the-job injuries according to the National Safety Council. In fact, each day more than 700 people are injured in distracted driving crashes. Distracted driving occurs any time you take your eyes off the road, hands off the wheel, and mind off your primary task: driving safely. At claim time, it is often heard that “It was just a quick call. It was just an email or text. It was just a short trip.” Just is all it takes.

Details

Automobile accidents are an expensive liability for credit unions that rely on the use of vehicles for business. In fact, injuries resulting from roadway incidents involving motor vehicles is the leading cause of work-related death and the ninth leading cause of nonfatal injury involving days away from work.

In addition, your liability may even extend to employees who use their own personal vehicles to conduct any kind of company business.

Three main types of distraction



Visual = Eyes off the road

Reading an email or text message
Looking up for directions



Manual = Hands off the wheel

Reaching for things inside the vehicle
Using a handheld device



Cognitive = Mind off driving

Talking on the phone
Thinking about your next appointment

The brain has limited ability to perform two tasks at the same time.

Talking and texting on a phone are common driving distractions. Texting while driving is especially dangerous because it combines all three types of distractions. Research shows that hands-free phones are as distracting as handheld phones. When driving becomes secondary, less attention is given to dangers on the road.

Join the National Safety Council during **Distracted Driving Awareness Month in April** to help make our roadways and our people safer by taking the [Just Drive pledge](#). Whether you're just headed home after work or in between offices, attentive driving is more important than ever. Create a distracted driving program and engage your employees.

Date: April 20, 2021

Risk Category: Business Auto; Commercial Auto; Employee Safety; Workers Compensation; Employment Practices

States: All

Share with:

- Branch Operations
- Executive Management
- Human Resources
- Legal
- People Leaders
- Risk Manager



Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

“Just” Is All It Takes with On-the-Job Distracted Driving

Risk Mitigation

Credit unions should consider these action steps to prevent distracted driving:

- Ban all phone use while driving a company vehicle and apply the same rules to use of a company-issued phone while driving a personal vehicle.
- Require employees to pull over in a safe location if they must text, email, make a call, or look up directions. Eating and applying makeup while driving also increase the risks of an auto accident.
- Before implementing new or revised policies, communicate with employees:
 - How distracted driving puts them at risk of a crash
 - That driving requires their full attention while they are on the road
 - What they need to do to comply with your organization’s policies
 - What action you will take if they do not follow these policies
- Implement a Safe Driving policy to reduce distracted driving in your workforce. Successful implementation of a policy demonstrates commitment to the safety of your employees, helps prevent distraction-related crashes, and can help manage your organization’s liability in the event of a crash.
- Have employees acknowledge that they’ve read and understand these policies.
- If you feel strongly about distracted driving, be a voice in your community by supporting local laws, speaking out at community meetings, and highlighting the dangers of distracted driving.
- Share these practices to help employees stay focused behind the wheel:
 - Do not use your phone while driving.
 - Pull over in a safe location if you must text, email, or make a call. Many states have laws against texting, talking on a cell phone, and other distractions while driving.
 - Make necessary adjustments (e.g., adjust controls, program directions) to your car before your drive.
 - Do not reach to pick up items from the floor, open the glove box, or try to catch falling objects in the vehicle.
 - Avoid emotional conversations with passengers. Passengers in the vehicle can often help lower crash risk for adult drivers.
 - Focus on the driving environment — the vehicles around you, pedestrians, cyclists, and objects or events that may mean you need to act quickly to control or stop your vehicle.

Risk Prevention Resources

Access CUNA Mutual Group’s [Protection Resource Center](#) at [cunamutual.com](#) for exclusive risk resources to assist with your loss control efforts – such as [Negligent Entrustment Risk Overview](#) and others within the Workplace Safety / Wellness page. The Protection Resource Center requires a User ID and password.

Access the model policy – Safe Driving – within the Knowledge Vault in [www.epl-risk.com](#). Designed to help reduce exposure to employee practice liability claims, the resources at [www.epl-risk.com](#) are exclusively available for CUNA Mutual Group Employment Practices Liability policyholders. If you’re not sure how to access...review [Quick Start Registration Guide](#).



Access the Protection Resource Center for exclusive resources:

- [Loss Prevention Library](#) for resources & checklists
- [Webinars and Education](#)
- [RISK Alerts Library](#)
- [Report a RISK Alert](#)

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