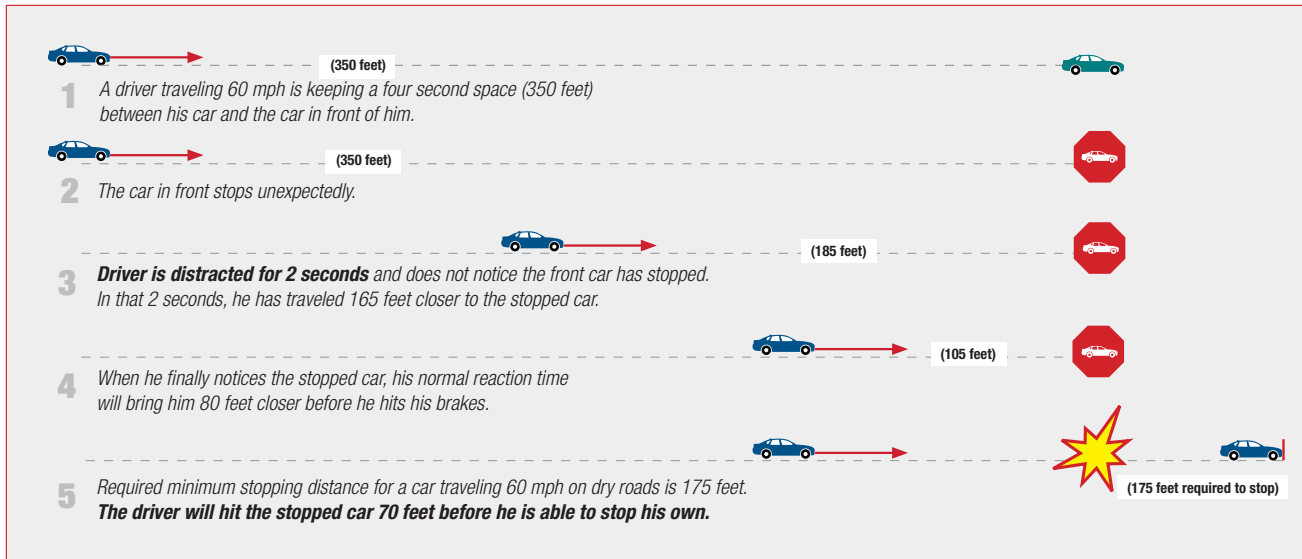


Preventing Distracted Driving May Save Lives



Distracted driving accidents are on the rise. While overall vehicle accidents are decreasing, 20% of all injury crashes are related to distracted driving. To minimize the risk to others, drivers must change their behavior when they're behind the wheel. These are common distractions that drivers must learn to manage safely:

- Passenger conversations.** Conversations with passengers should be kept to a minimum, especially when driving in the city, in heavy traffic or on unfamiliar routes.
- Electrical devices.** Any time an electrical device like a cell phone is in use, the vehicle should not be moving. The driver should pull over to a safe location like a parking lot and interact with the device only after the vehicle is stopped.
- Eating while Driving.** One of the most common activities within a vehicle is one of the most dangerous. If you're hungry, pull over!
- Hands-free technology.** A hands-free conversation is still a conversation and can be distracting. Keep all conversations to a minimum while driving in the city, heavy traffic or on unfamiliar routes.
- Comfort devices.** Interacting with anything on the vehicle's dashboard will take the driver's eyes off the road. Make sure to adjust the settings on media devices, radio, heat and air conditioning while the car is stationary.

To help your bank mitigate risk, a sample "Safe Driving Agreement" is included with this SafeTalk as a suggested addition to your employee safety program. It's not a requirement of your bank's commercial auto policy.

Visit abais.com for more loss control information or to view this SafeTalk® online. To receive additional loss control resources, request reprints or if you have questions about this newsletter or other articles, contact marketing@abais.com or 800-274-5222.

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SAMPLE Safe Driving Agreement

To help mitigate risk, consider implementing a “Safe Driving Agreement” as part of your employee safety program. The following is provided as an example. It’s not a requirement of your Commercial Auto Policy.

<Company Name> Safe Driving Agreement

In order to increase team member safety and eliminate unnecessary risks behind the wheel, <Company Name> has implemented this Safe Driving Agreement. We are committed to ending distracted driving and preventing the serious consequences of this dangerous practice.

Company Vehicles and Cell Phone Use

All team members who drive a company vehicle or their personal vehicle for company business and receive a phone allowance or company cell phone are required to comply with the rules we’ve established as follows:

1. Turn off your cell phone or put it in silent/vibrate mode before starting the company vehicle (or vehicle being used for company business).
2. Consider modifying your voice mail message to indicate that you are unavailable to answer calls or return messages while driving.
3. Inform customers, co-workers, and others of this policy as an explanation of why calls may not be returned immediately.
4. No use of the cell phone while the vehicle is in motion unless it is in hands-free mode. This includes while stopped at a red light or stop sign. If you must use your hands and take your eyes from the road, this is NOT considered hands-free.
5. While the vehicle is running (other than parked in a safe area/parking lot/shoulder), you may not answer or make cell phone calls (unless hands free), engage in phone conversations (unless hands free), read or respond to e-mails or text messages, engage in social media use or instant messages, as well as any other use of the cell phone that requires your attention.
6. If you need to use your cell phone in other than a hands-free mode, you must pull off the road to a safe place to do so while parked. It is always preferred to engage in phone conversations with the car parked, even when hands-free.

Data Devices: Team members whose job responsibilities include driving a company vehicle or driving their personal vehicle for company use and who depend on a cell phone and/or hand-held device (such as smart phone, tablet, laptop, iPad, etc.) displaying messages for business or personal use (such as e-mail messages and/or text messages) **are prohibited from using these when driving.**

Secondary Drivers: Team members whose job responsibilities do not specifically include driving as an essential function, but who also receive cell phone allowance or cell phone for business use, must also abide by the provisions listed above (also includes personal phones in cars used for company business). Under no circumstances are team members allowed to place themselves or others on the roadway at risk in order to fulfill business needs or responsibilities.

Other Distractions: Proper electronics use is only one part of safe driving. Team members also should remember that while traveling for business purposes, they are expected to follow posted speed limits, practice defensive driving, obey all road rules, wear seat belts, and remain alert. <Company Name> also requires that its team members be properly licensed and insured and reserves the right to require that team members present a valid driver’s license and insurance card whenever requested.

SAMPLE Safe Driving Agreement

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Management: As with any policy, management staff is expected to serve as role models for proper compliance with the provisions stated above and are encouraged to regularly remind team members of their responsibilities in complying with this important policy.

Distracted Driving Traffic Violations: Team members who are charged with traffic violations resulting from the use of their phone or any other hand-held data device while driving on company business will be solely responsible for any and all liabilities associated with these actions.

Team Member Acknowledgement: Violations of this policy will be subject to the highest forms of discipline, up to and including termination of employment.

By my signature below, I acknowledge that I have been fully informed of this policy and will abide by all of the provisions of it. I understand how important safety is to <Company Name> and will consider it my #1 priority when driving a company vehicle or my personal vehicle for business reasons.

Team Member Printed Name _____

Team Member Signature _____

Date _____

Management Representative Signature _____

Date _____



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