

Fleet safety: Keep your drivers safe

Vehicle collisions are the leading cause of workplace fatalities. Incidents like rear-ending or intersection collisions can result in injuries and property damage, highlighting the need for proactive safety measures.

Understanding the risks

Roadway incidents account for a quarter of all fatal work injuries. That means your employees face a higher risk of being fatally injured on the road than in any other work-related scenario. Distracted driving, particularly from mobile devices and in-vehicle electronics, plays a significant role, contributing to 9% of fatal crashes. To tackle this issue, 49 states have banned texting while driving, and 27 states prohibit the use of handheld cell phones while driving.

How EMC Insurance supports you

Not only can we provide a safety assessment to identify areas you can improve, but we also offer comprehensive fleet safety programs tailored to your needs:

- **Driver selection:** Establish driver disqualification criteria and check motor vehicle records
- **Safety rules:** Define rules for cell phone use, seat belt use, and zero tolerance for driving under the influence
- **Vehicle maintenance:** Document daily inspections and make all necessary repairs
- **Authorized vehicle use:** Create a policy to address authorized drivers and business purposes
- **Driver training:** Train drivers on all company safety rules, including defensive driving techniques
- **Accident reporting and investigation:** Keep proper forms, instructions, and contact information in company vehicles



Safety resources

We offer personalized loss control strategies and safety services that add value to your policy—without tacking on any extra costs to your premiums, such as:

- Customizable fleet safety program templates
- Online training courses
- Inspection and accident reporting forms
- Fleet safety tips from industry experts
- And more!

Visit emcinsurance.com/losscontrol for more information. Or reach out to your independent agent, local EMC loss control representative, or email losscontrol@emcins.com to get started with your fleet safety program.