

## Driving to Distraction

Driving is dangerous enough by itself – with rush hour traffic all day long, tight schedules and all kinds of cars, trucks and motorcycles trying to change lanes in front of you. The National Safety Council (NSC) reports that “highway incidents remain the leading cause of occupational death – even in the economic recession.”

When you add cell phones to driving as an added distraction, you have a killer formula. The NSC again: “Studies show that driving while talking on a cell phone puts drivers at a four-times greater crash risk.” Texting or emailing while driving causes these statistics to skyrocket – up to a 23-times greater collision risk.

### Employers can be liable ~

Many businesses encourage workers to be connected and available at all times, and often supply the cell phones. Customers insist on fast answers, and after-hours questions and calls have become the norm. These expectations dictate employee behavior and make employers liable for auto accidents, injuries and deaths – even during off hours.

Recent examples have employers settling lawsuits for \$500,000 (an employee hit a motorcyclist while on the phone and driving to a non-work-related dinner on Saturday evening), \$21 million (an employee ran a red light while talking to a client on his way to a fishing trip), and \$30 million (an employee killed a pedestrian while on a business call commuting home from work – case is pending).

“Most employers don't realize they're exposing more of their corporate assets than in any other way” when employees drive on business, says a representative of Liberty Mutual Insurance. The annual cost to businesses of auto accidents and cell phone use is estimated at more than \$43 billion.

### Make an impact ~

While it's unrealistic to think we could eliminate all cell phone use while driving, here are several measures that will promote safety and protect you as an employer:

- Set the example –
  - Minimize your conversations while driving: don't answer in heavy traffic; ask others to keep it short and send you an email so you don't have to take notes.
  - Notice when the person you are calling is driving and schedule a call for later or send an email.
- Urge your employees and co-workers to do the same – for their safety and your own. Not only can you lose a key employee, but you can be liable for all damages caused.
- Amend your company policy to define and limit work-related cell phone use while driving. Include use of other devices as well – pagers, PDAs, and laptops.
  - Regularly explain your policy - tell everyone about the safety concerns.
  - For employees 'on call,' have them check in before leaving or after arriving at the next appointment.
  - A well written policy – that's enforced – can significantly minimize your liability.

Have a safety question or insurance concern? Give me a call – but not from your car! There's never an obligation and I'd be pleased to hear from you.