

# Four Trucks - Three Crashes



TruckSure  
By Trevor Toohill

NZ Herald reported on Wednesday 2nd October 2013 – “Four trucks have been involved in three separate crashes across the North Island today.” (A further accident occurred after the Herald went to print.)

It appears that in one incident one truck sideswiped another while another two involved single vehicle roll overs. Then, later in the day there was also another crash at an intersection in Tirau between a truck and a car. Not a good day for the transport industry, even worse for the operators and pretty disastrous for the insurance companies!!!!

In all instances these were crashes – not accidents. An accident you can't really avoid, whereas a crash is totally avoidable and all of these incidents should not have happened if the drivers of the responsible vehicles had had their wits about them and been fully alert.

Pretty bold statement, but pretty likely true enough.

Let us have a little look at the issues and implications of each crash.

I understand the first reported crash involved a tractor unit pulling a tanker and a B-Train running linehaul. Significantly there was fog and it was dark at 6.15am. Two things leap out at me here – the conditions and the time. Fog demands caution and of course the time of the crash indicates that the drivers may not have been at their peak in terms of alertness. My experience suggests to me that the time was more of a factor than the fog.

Plenty has been said before about early morning crashes.

Now this one it would appear that the linehaul driver may have drifted to the wrong side of the road and hit the tanker – don't know for sure but witnesses seem to suggest this is the case. Now I am not out to apportion blame but more inclined to peel back the incident and look at the repercussions.

Two trucks, one tanker and a B-Train now out of action for up to a couple of months.

The repair bill and salvage is only part of the cost.

What about the insurance policy excesses – I understand that the combined excesses are likely to be around \$55,000 and this will be the subject of a partial recovery from the at fault parties insurer.

So you throw that cost onto the repair, salvage and clean-up bills and the costs mount.

But it does not stop there.

Next you have the cost of hiring replacement vehicles to keep the wheels of the business turning and the receipts coming in.

Loss of Use extension comes into play – B-Train no worries with TR Group having a yard full and ready to go. Different story with the tanker though and this is going to hurt the operator as not so easy to lay your hands on one of these for temporary use. This cost recovery is going to bite and yes it all comes back to one of the insurers!! or even worse if it happens to be the same insurer for both vehicles.

LOU could kick in at around \$40,000 depending on the extent of the damage.

So \$40,000 LOU, \$55,000 excesses, repair and salvage????? whatever, but it gets even worse and doesn't stop there – what about the cargo and Carriers Liability? What about the site cleanup costs and possible injuries to the drivers? What about the down time and inconvenience for the operator? What about the livelihood of the at fault driver – a possible license suspension for careless or dangerous use? What about the cost of next year's insurance with the loss of no claim bonus?

Plenty to think about considering that this crash was likely to have been 100% avoidable.

Now what about the other two reported crashes.

Some striking similarities between them even though both were around 200kms apart.

Time of the crashes were recorded as being early in the morning – 5.30am for one and 4am for the other.

These times and the distance from depot suggesting driver inattention through tiredness as the most likely cause – there was not much else wrong with the weather being ok and so far no suggestion of mechanical failure. Both crashes appear to be single vehicle incidents – so no-one else to blame.

These are going to hurt both the insurers and the operators and not to mention the drivers. A serious single vehicle accident can be responsible for the demise of an owner operator and we have seen plenty of such instances.

Try climbing out of the financial hole that is about to hit these guys!

Minimum \$10,000 single vehicle crash excess – where do you drag this out of? You can't recover this from anyone else. What about the down time with no freight receipts coming in and even possible loss of contracts.

Even if they get past this, the insurance renewal they get hit with on renewal will make their eyes water and will bite for a couple of years to come. Once again there will also likely be some implications for their drivers' license and possible suspension.

I have not touched on the final incident but this one appears to have been an accident. A car may have turned in front of the truck. If so then there will be a full recovery off the car owner's insurer – provided liability is established. Only issue at stake here is proof of fault. Better hope the truckle had an in cab crash camera up on the windscreen!!!

So in summary a lousy expensive day in the life of the insurance claims manager and not so hot for all others involved. I have to say again that these crashes appear to have been avoidable and the cost of this day's activity was totally unnecessary.

Anyway that is my two bits worth and I will continue to advocate for the things that matter to a great industry – driver health and training. **TT**

*I was speaking to a tow truck operator recently – he was picking up his fifth truck for the week. He said a number of these incidents involved trainee or inexperienced drivers.*



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