

Truck insurance – aiming for a No Trouble claim



TruckSure

By Trevor Toohill

For some reason when I woke up this morning I had this song going on in my head “It’s all about the bass, no treble” and do you think I could let it go. No way – catchy tune!

Sitting down to write this article, and still humming the tune, I thought about the prime reason truckies take out insurance on their valuable assets: it’s to get a claim paid out hassle free: No Trouble.

So how can you achieve a no trouble claim? Better still, how can you as a fleet owner or owner operator get through the years without having a crash or making a claim?

TruckSure has clients who have gone their entire careers without any incidents, accidents, or crashes. When I tried to analyse why, and make some sense of it, it became obvious that apart from a bit of luck on their side they also had a number of habits, outlooks, skills, and tools that they incorporated into their everyday drive.

I have identified eight very evident actions that these operators have in common and are worth considering as you aim to improve your own chances of going crash free.

1. Telematics and technology:

Telemetry is not a new craze; it was first introduced in 1912 in Chicago to monitor a power plant via a telephone. Now more commonly known as telematics, it is the process of engaging current technology in your truck and using wireless or computer downloads to analyse data about your vehicle and driver performance.

You have instant statistics at your fingertips to assist and improve habits, safety, and profitability. Technology is also on your side with huge leaps and bounds being made to make driving a truck a little less stressful and a much safer experience.

Some recent technological advances are evident:

- The next generation in stability control.
- Pre-collision warning system.
- Adaptive cruise control.
- Lane departure warning.
- In-cab camera and GPS.
- Brake assist and disc brakes.
- Night vision.
- Rollover sensors.
- Active head restraints.

- Voice recognition.
- Intelligent networks.

And now we’re heading for driverless vehicles. Not likely in the next 10 or 20 years, but they will appear!

Be aware though, there is a real trend to install some gadget or gizmo to try to assist the subpar driver to survive through their career of close calls.

2. Health, fitness, and diet:

I have written a number of articles touching on driver wellbeing. Everything from obesity, diabetes, back and knee problems, smoking, sleep apnoea, heart disease, and diet have a negative impact on a driver’s ability to stay safe

All these issues need addressing within transport with truck drivers having some of the worst health statistics of any industry. Worldwide there is a trend to emphasise healthy eating and living but as a general rule we in New Zealand are lagging behind.

A notable exception is the Log Transport Safety Council’s ‘Fit for the Road’ programme. The LTSC got together with ACC to discuss possible solutions, and this initiative led to the development of a one-year driver health and wellness programme. [Watch for TRUCK Journal’s series on driver health beginning next month. Ed]

3. Distracted driving:

This is a real killer and without doubt the biggest contributor to a bad claims and safety track record. Use of the mobile phone for calls and texting while driving is recognised worldwide as an absolute no-no.

Driving tired, mind not on the job, worries, windscreen hypnosis, and scanning the scenery will take a toll on a drivers’ crash rate eventually if not given maximum awareness. Drive fresh with your mind on the task and your phone turned off and in the glovebox.

4. Safe driving:

Speeding and tailgating are a couple of biggies. Speeding over the 90km/h limit, particularly downhill and cornering, account for the most serious rollover crashes and are 100% preventable. It surely must be the goal of every driver to come home safe, and yet speeding is the

number one cause of the most serious and expensive insurance claims.

Tailgating and excessive lane-changing, particularly on the motorways, also cause their fair share of claims.

5. Road conditions:

Drive to the conditions of the road. New Zealand has appalling roading and very unique rural road networks. Bad surfaces, narrow carriageways, lack of pull-over lanes, and motorways with fewer lanes than the traffic volume requires are all problematic and need driver attention.

It’s way past time that the Forum got its teeth into this issue, bearing in mind the amount of road user taxes and levies going into government coffers. In the meantime truck drivers need to adjust to these conditions, like everyone else.

6. Maintenance:

Regular and ongoing vehicle maintenance with tyres, brakes, and other essentials being inspected before and after each trip goes without saying, and are pretty obvious as a means to reduce crashes and downtime. Not much effort for a big result.

7. Driver training, habits, and experience:

Experience on the road is the best teacher but a driver has to start somewhere. Every newbie should have minimum standards of driver training and be given the support of a senior driver/mentor.

Bad habits are easily caught and drivers should undergo regular upskilling and individual development. You are never too old or too experienced to be taught new and better skills.

8. Finance:

You might ask why I have included finance as a safe driving factor. The reason is that if your business is well financed, then the vehicles are newer and better maintained. In the case of owner-driver they are more focussed for the drive.

Do not accept that driving risks are an occupational hazard. Stay focussed on the driving task and overcome complacency, inattention and excessive risk temptation. Create a risk free culture.

Feel like discussing any trucking issues? www.trucksure.co.nz or your broker. 📞



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