



## Don't Let your Drivers be Distracted

Are your employees "multi-tasking" while driving...trying to maximize their drive time by checking voicemail or eating lunch in their vehicle? These distracting activities not only put your drivers at risk, but ultimately can affect your company's bottom line.

Researchers from the National Highway Traffic Safety Administration (NHTSA) have found that driver distraction is a contributing factor in 20-30% of all accidents.

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## Cultivating A Safe Driving Culture

The average accident, even a common "fender bender," can cost several thousand dollars. When you consider the well-being and productivity of your employees as well as the liability exposure to your company, accident-related costs can sky rocket. Investing in safe driving policies will help ensure you get the highest return on your fleet vehicle program.

**"We want all of our customers to adopt a culture of safety," says Mike Reilly, Director of Human Resources and Risk Management. "As part of our partnership philosophy at Merchants, we can help clients review and develop a comprehensive safety program that includes current employee and new hire screening, driver training, and policy planning and implementation. When we help people get on board with safety, it benefits the client, their employees and Merchants."**

**Having a comprehensive safety policy will communicate to employees that your company is serious about safety and will help to cultivate a safe atmosphere. Policies should be clearly stated covering everything from vehicle use and driver training to cell phone use and vehicle maintenance and care. Periodic reminders and updates on the basics, like proper tire inflation or even seat belt use, are effective in reducing risk.**

**Merchants' expertise in insurance and risk management can help clients keep insurance related costs down. Merchants' can provide "sample" fleet policies and lease car driver policy manuals, which can be used to assist customers in developing their own internal policies. In addition, it is essential that the policy be clearly communicated as well. These policies can also be incorporated into employee handbooks. Sample policy recommendations can include:**

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Find out how our Merchants Value Lease can help you create a safe driving culture by calling 1-866-6LEASES (653-2737) or click here <http://www.merchantsleasing.com>



## Are You Leasing The Right Car For the Weather?

Weather is dynamic, making driving conditions unpredictable. Therefore, choosing the right vehicle with the proper equipment will not only help in the reduction of accidents, but it will send a message to your employees that your organization is serious about safety and that their health and welfare is a company priority.

A critical part of your safety program should be vehicle selection. Today, vehicles can be equipped with features that will help drivers in all types of weather and driving conditions.

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- **Motor Vehicle Records (MVRs)** – Motor vehicle records should be checked as part of the hiring process if the employee is to operate a vehicle as part of his/her job responsibilities. In addition, the recommendation is that all drivers’ motor vehicle records be checked annually to ensure an acceptable driving record. As part of Merchants’ fleet services, we will assist our clients in completing these motor vehicle checks at no charge. Merchants has also established recommended standards, which can be shared with lease customers, defining what it considers to be “acceptable” parameters.

- **Annual Defensive Driver Training** – Merchants recommends that all employees who operate fleet or company vehicles complete an annual defensive driver training program. This training can be in a classroom or in an online setting. This driver training can also be required as part of a disciplinary process following an accident or citation. Merchants can assist in coordinating these driver-training services.

- **Preventative Vehicle Maintenance** – Drivers must treat their company cars as they would their own vehicles. Preventative vehicle maintenance is an investment to ensure vehicle reliability. Drivers should be advised to check fluid levels and tire pressure when fueling the car. Drivers should also be aware of any changes in vehicle performance. Any issues should be corrected or reported to a designated individual with the Company.

- **Driver Expectations** – Merchants recommends that the policy or Employee Handbook address what is considered acceptable driving behavior.

- **Accident Monitoring and Review** – It is important that all companies regularly review all accidents to determine how the accident occurred and assess how it can be prevented in the future. In addition, a clear understanding of the financial impact of these losses needs to be developed. Merchants can assist with this through its risk management consultation services, which include regular loss runs and review of the customer’s safety program.

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• **Positive Reinforcement Programs** – Programs should be considered to reward employees for accident-free driving.

• **Accident Reporting Policy** – A structured accident reporting policy needs to be established so drivers understand what needs to be done if and when an accident occurs. The recommendation is that all accidents should be reported immediately (or within 24 hours) to a designated individual.

In addition to the above, these additional reminders can be included in the policy:

• **Wearing seat belts should always be required when the vehicle is in operation.** This requirement should extend to both the driver and passengers.

• **Cell phones usage should be well-defined.** Is it acceptable to use the phone while driving? Only with hands-free headset? Or is it recommended that the driver pull over to use his/her cell phone?

• **Alcohol/Drug use is strictly forbidden and will result in the loss of vehicle and/or termination.**

Merchants Leasing wants to help you be successful in developing a safe driving culture. Let us assist you with safety by assessing your risk management and insurance needs. Our goal is provide you with creative, value-added services to meet all your fleet needs. For more information, contact: Mike Reilly, Director of Risk Management, (603) 695-9240

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Researchers from the National Highway Traffic Safety Administration (NHTSA) have found that driver distraction is a contributing factor in 20-30% of all accidents. Employees today have access to a variety of technologies allowing them to do more while on the go than ever before—including the use of handheld personal communication devices and navigation systems. While many of these technologies allow employees to be more productive and accessible, if the devices are not used responsibly, they can cause significant distraction to the driver.

Many drivers simply become overconfident in their “multi-tasking” ability – talking on the phone and jotting down notes at the same time! But cell phones aren't the only culprit. Reading a map, munching on lunch or last-minute grooming can also be distracting. Even reaching for an object in the vehicle, adjusting the radio or engaging in lengthy conversations can draw a driver's attention away from the road. Keep in mind, distractions of any kind will compromise a drivers' ability to be completely focused on the road, which puts them, and others, at risk.

“One of the best ways to keep your employees safe on the road is to educate them on safe driving practices and communicate your company policies, including use of cell phones and other in-car devices,” says Mike Reilly , Director of Human Resources and Risk Management at Merchants Leasing.

Merchants Leasing recommends documenting your company's safe driving practices and policies. It is crucial to communicate and periodically review these policies with employees to make sure they understand the purpose is to keep them safe on the road. By defining your policies, you are telling your employees they are an important asset to you and your bottom line.



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A critical part of your safety program should be vehicle selection. Today, vehicles can be equipped with features that will help drivers in all types of weather and driving conditions.

- **All Season Tires** come standard on all vehicles and perform reasonably well in all types of weather and road conditions. For those employees that live and work in areas where conditions can be more severe, some may consider changing to snow tires for the winter months.
- **Air Bags** protect drivers and passengers in the event of an accident. Both driver and passenger side air bags are now standard on most vehicles. Side impact air bags are becoming increasingly popular and are often offered as additional options on many vehicles.
- **Anti-Lock Brakes (ABS)** allow the driver to retain steering control while braking, so that the car can be maneuvered around an obstacle. ABS are available on most vehicles and are now standard on most high-end vehicles.
- **Traction Control** is available on many vehicles to provide maximum traction. This electronically controlled system limits wheel spin during acceleration. It is particularly useful when starting off in wet or icy conditions. Traction control is growing in availability and is often offered as a package with anti-lock brakes.
- **All-Wheel Drive (AWD) or 4-Wheel Drive (4WD)** both include low-range gearing that helps a vehicle tackle deep mud or snow, as well as road conditions caused by inclement weather. The main difference between the two is the AWD is on full-time, while 4WD is engaged with a lever or switch.

At Merchants Leasing, clients have the flexibility to choose the makes, models, and equipment for their leased vehicles. We can help you select the vehicles that best suit your business needs too, and help keep your drivers safer on the road. Contact your Merchants Leasing representative today to discuss your vehicle equipment needs.

**For more information about auto choices call 866-6-LEASES**