

INSIDE COVERAGE

Is That Trucking? Is That Covered?

Many times a trucker doesn't just truck. To put food on the table or gain financial stability, a trucker will operate a business which generates income from products or services other than "hauling for hire." We have found that we have insureds who truck **and** are involved in other operations such as:

- Repair garages - earning income working on other's units, including owner/operators
- Fuel distribution - delivering fuel that the "trucker" sold to the consignee
- Steel distribution - delivering steel that the "trucker" sold to the consignee
- Light industry - such as limo manufacturer, corncob furnace manufacturer, cabinet making, etc.
- Aluminum recycler - picking up aluminum dross at the smelter and returning to the "truckers" refinery to refine into aluminum for manufacturing
- Hay distribution - delivering hay the "trucker" sold to the consignee

That's not all. We have seen truckers who are restaurant owners, hotel owners, crop dusters, contractors, warehouse owners, and those that own income property. There are also those that

are truck dealers, RV dealers, trailer dealers, farmers, ranchers, seed dealers, feed manufacturers, equipment lessors (without driver), feed/grain elevator owners, boat dealers, and the list goes on.

Most of the time, these other business operations do not cause a problem for the Great West's Motor Carrier coverage policy. However, if you operate as a motor carrier, and especially if you operate a side business you should discuss getting Commercial General Liability (CGL)* coverage with your insurance agent. Great West offers a CGL policy to cover a motor carrier's premises and operations exposures for the side businesses described earlier.

To guard your company's financial assets, the Great West CGL policy provides broadened coverage including:

- Bodily injury and property damage (other than autos)
- Personal injury and advertising injury liability
- Some medical expenses
- Products and completed operations
- Limited fire legal liability on rented or leased property
- Many contractual liabilities from an "insured contract"

- Erroneous delivery of products
- Host liquor license
- Certain off-premises use of any unlicensed “yard goat”
- Product coverage on parts you install when doing repairs for a charge, such as owner/operator equipment

Please see your agent for additional coverage options that are available. All claims are managed by Great West adjusters who are experienced in handling premises and operations exposures.

**All policy terms, conditions, definitions and exclusions apply to this policy. Please see your agent for exact provisions.*

NTSB: Hands-Free Devices Not Safe For CMV Drivers

The National Transportation Safety Board (NTSB) has renewed its call to ban the use of hands-free cell phones by all drivers operating commercial motor vehicles.

The NTSB issued its recommendation October 22, 2014 as part of a final report on a May 2013 collision involving a freight train and a dump truck in Rosedale, MD. The truck driver was distracted and failed to yield at a private crossing, according to NTSB, and the collision prompted a 15-car derailment and subsequent chemical explosion.

The report states that the driver answered a call using a hands-free headset about 18 seconds before the collision and one second before the first train horn. The driver said he had consulted with his company about using a hands-free device, which is not prohibited by Maryland law or federal regulations.

The NTSB cited several studies showing that cognitive distraction is similar for drivers who use hands-free and handheld devices. The National Safety Council has pushed for a ban on the use of all portable electronic devices – including hands-free – while driving.

Source: National Safety Council

Injury Costs From Traffic Crashes Substantial

Nonfatal vehicle crash injuries result in "substantial" costs to individuals, employers, and society, according to a report from the Centers for Disease Control and Prevention (CDC).

The CDC examined data on emergency department visits for nonfatal crash injuries in 2012 from the National Electronic Injury Surveillance System – All Injury Program and the Healthcare Cost and Utilization Project National Inpatient Sample. Researchers found the "lifetime cost" of work loss due to nonfatal crash injuries was about \$32.9 billion in 2012.

About 1 percent to 2 percent of emergency department visits for crash injuries were work-related. Among work-related crash victims, 8 percent were hospitalized.

States, employers, and people can avoid high medical costs by implementing safety practices such as primary safety belt laws, child passenger restraint laws and Graduated Driver Licensing systems for teens, the researchers suggest.

Source: Center for Disease Control's Morbidity and Mortality Weekly Report, October 2014.