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news

Markel Garage

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Are you a safe “working motorist?”

Do you or any of your employees drive as part of your job? If so, you are a “working motorist” and one of over 200 million licensed drivers in the United States on the road today. Vehicle accidents are the number one cause of deaths in the country—a significant fact that is often overlooked by the everyday driver.

In fact, vehicle-related losses were the largest cause of claims reported to Markel Garage over the past 14 months, accounting for 42% of reported claims.

Here are some tips to make your driving experience a safer one:

1. Make sure your vehicle gets regular checkups including wiper fluid, brakes and tires; replace the wiper blades whenever they are worn.
2. Always use safety belts and make sure your passengers do the same.
3. Always allow at least three seconds of space between you and the vehicle in front of you, giving you time to react (to the other guy). Don't tailgate! Add more time for bad weather conditions.
4. Avoid distractions that can affect your time to react. Don't talk on a cell phone while you're driving. Pull over when it's safe, if you need to make a call. Don't eat and drive.
5. Always watch out for the other driver. Never assume they will yield to you when changing lanes, when crossing intersections, or whenever there is more than one lane. If in doubt, yield to the other driver.
6. Anticipate light changes. If a traffic light has been green for a while, anticipate it changing to red and “cover the brake” to allow yourself time to stop when it does.
7. Use caution when it begins to rain and when stopping at intersections on wet roads. Road dust, oil, or fuel mixed with rain make for a slippery surface and can increase stopping distances.



8. Drive the speed limit. Try to maintain a pace close to that speed, as driving too slowly can create unnecessary risks as well. Always adjust your speed for weather conditions.
9. Don't drive when overly fatigued, while on prescription medicines that can cause drowsiness, or under the influence of anything that can affect your ability to react quickly.
10. Don't drive angry or when you are distracted by another important matter. Always keep your mind on your driving—it's a full time task.
11. Exercise caution when backing your vehicle. Look behind it before you get in. Place your arm on the back of the seat and look over your shoulder in the direction the vehicle is moving.

Follow these tips, and you and your employees can be a safer “working motorist.”

Avoiding slips, trips, and falls

Slips, trips, and falls are so commonplace that it would be easy to discount them as minor, everyday mishaps. Unfortunately, they are one of the two top claim trends experienced by Markel Garage clients. Nearly one out of every five of the Markel Garage claims reported was of this nature.

The hazards associated with these claims are often overlooked. Some of the principal causes are stepping on slippery surfaces from oil, grease, water, cleaning materials, and even dust. Stepping onto material and debris from bags, food residue, and cardboard boxes also cause falls. Uneven surfaces on walkways such as holes in the pavement; broken or loose tiles; carpeting, rugs, or mats not lying flat; hoses; cords and cables; and poor lighting can also trigger accidents.

Safe work habits, good housekeeping, and common-sense precautions, like the ones below, can have a major impact on deterring slips, trips, and falls:

- Keep floors and walking surfaces clean and dry. Sweep all debris and mop up spills and water on floors immediately.
- Have proper spill cleanup supplies readily available. Post warning signs for wet floor areas.
- Make sure entrance mats are flat, in good condition, and able to absorb tracked-in moisture.
- Don't forget to check and maintain the bathrooms.
- Eliminate uneven floor or sidewalk surfaces. If you can't eliminate them, mark them with highly visible paint or safety tape.
- Keep aisles, walkways, and exits free from obstructions, materials, and protrusions.
- Provide adequate lighting inside and outside. Make sure lights are always working properly.
- Document defects and actions taken to correct problems.

Theft Prevention – Part One

Last year proved to be a record year for robbery, burglaries, and theft. Markel Garage clients reported a number of theft-related claims diverting precious resources away from their business. According to law enforcement officials, property crimes and employee theft were on the rise. Experts predicted this trend will continue with the slow economic recovery tempting more people to give in to criminal impulses.

Following are three methods from **pro-vigil.com** that you can use to reduce your exposure:

- 1) Make security a priority.** If security is not a top concern, crime will increase. Be in regular contact with law enforcement officials and your local community to discuss emerging threats and to look for ways to work together more effectively.
- 2) Consider proactive security technology.** Video cameras alone can only provide information after the fact. Stop crime before it starts with a proactive system where guards watch your property through video cameras. The system triggers alarms and lights to scare the intruder away before they commit a crime.
- 3) Appearance counts.** A clean, well-maintained garage sends a strong signal that you are not a good target. A relaxed environment indicates that you are also relaxed about security. Consistently remove trash, rubbish, weeds, and graffiti from your property. Maintain all of your signage.

Next issue: Things you can do to prevent employee theft.

Markel Can Help

Have a safety or risk management question or concern?

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