



# Transit Fleet Guide to Driver Safety

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Driver safety in your fleet is important not only to you as a fleet owner, but it's also important to your drivers. You want them to stay healthy, free of injury, and enjoy a long career with your company.

The accident rate in the fleet industry is **around 20 percent**. That's not surprising, since fleet drivers typically travel 20,000 to 25,000 miles per year, around 10,000 more miles than the typical American driver.

Keeping your drivers safe can also lower your insurance premiums, health insurance costs, and vehicle repair expenses.

Take a look at our comprehensive guide to fleet driver safety, where we examine three major issues facing the fleet industry and safety.

## How to Avoid Distracted Driving in Your Fleet

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Distracted driving is a huge problem in the United States. According to research, distracted driving kills around **eight people** every day and injures many more. Distracted driving should be one of your top concerns regarding fleet safety.

There are many different types of distractions while driving, but the most common are cell phone use, eating and drinking, grooming, and adjusting the radio. It's so essential for businesses to take steps to avoid distracted driving in their fleet.

There are many ways to do this for your fleet.

### Implement a Cell Phone Policy

Implement a cell phone policy across your entire fleet. This policy should include rules about when and how drivers can use their phones. It's important to ensure that all employees understand the policy and follow it.

There are many ways to enforce a cell phone policy. One way is to install an app that blocks phone calls and texts while the vehicle is moving. This will help drivers stay focused on the road. You can require that employees install the app and keep it active as a condition of employment because not being distracted while driving is a bona fide job requirement.



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Another way to enforce a policy is to use a hands-free device. This allows drivers to talk on the phone without taking their eyes off the road. There are many different types of hands-free devices available, so make sure to choose one that is best for your business.

You can also require drivers to pull over if they need to use their phones. This will help them stay safe and avoid distractions. Make sure to review your company's cell phone policy regularly and update it as needed. The goal is to make sure that everyone follows the rules and stays safe on the road.

## **Encourage Safe Driving Practices**

It's important to teach your drivers the dangers of distracted fleet driving. They should know how to identify distractions and avoid them while driving. You can also provide tips on how to avoid distracted driving.

It's also crucial to set a good example for your drivers. If you're constantly checking your phone or eating while driving, they'll likely do the same. Make sure to put your phone away and focus on the road when you're behind the wheel.

You can also encourage safe driving practices by rewarding drivers for following the rules. This can help keep them safe and focused on the road.

## **Educate Employees About the Dangers of Distracted Driving**

The next step involves educating your employees, which will help them stay safe on the road and avoid distractions. You can provide information about distracted driving in a variety of ways. Start by holding a safety meeting where you discuss distracted driving laws and dangers.

Also, consider providing information in an employee handbook with as much information as possible or posting it on your company's website. It's vital to make sure all employees have access to this information, so they're fully informed about distracted driving and road safety.

To make sure your drivers read the employee manual, have them sign or initial a form that they've read and understood it.



You can also mitigate distracted driving by providing training. Training should include a demonstration of how dangerous distracted driving can be. Employees should also learn about the different types of distractions and how to avoid them. Make sure to test their knowledge later to check their learning.

Finally, you can encourage employees to speak up if they see someone driving unsafely. This will help keep everyone safe on the road. Education is the key to fleet safety.

## Use Technology to Avoid Distractions

It can be difficult to stay focused on the road while driving, especially when there are a lot of distractions around. However, there are now technological solutions that help drivers stay safer while behind the wheel.

One such solution is the Vestige GPS system.

The **Vestige GPS system** is a device that attaches to a vehicle and tracks its location. It then sends alerts to the driver whenever they violate any safety rules, such as driving above the speed limit or being too close to another car. This helps keep drivers safe by providing them with real-time feedback on their driving habits.

Businesses can also use **fleet AI cameras** to avoid distractions. These cameras can detect when drivers use their phones or do other activities that can lead to accidents. They then send a warning to the driver and/or the supervisor. This system is excellent for businesses that want to keep an eye on their drivers at all times.

Technology can be a great way to avoid distractions and keep your fleet safe. Make sure to research the different types of technology available and find the best option for your business. Distracted drivers are one common cause of accidents on the road.

Now, we'll get into a common type of accident that you or your drivers may encounter on the road during the normal course of their job duties.





# Slamming Accidents With Fleet Vehicles: What You Need to Know

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As a business owner or a fleet manager, you know that you need to be well-prepared to handle slamming accidents with fleet vehicles in addition to other potential accidents. This statement may seem obvious, but when you are busy handling other tasks for your business, thinking about accidents won't be the first thing on your mind.

To help prevent these accidents from happening, it is best to equip your vehicle with technology so you can monitor your drivers' habits and put safety measures into place.

## What Are Slamming Accidents?

Have you ever followed too closely to the driver in front of you, and you accidentally hit the rear of their vehicle when they stopped? That is one example of slamming accidents.

Other examples include people who commit insurance fraud by staging and causing accidents intentionally to receive money from your commercial auto policy. There are criminals out there who prey on commercial drivers and know exactly how to make an accident look like it's your fault, so you have to pay them out of your insurance policy.

We'll get into staged accidents later.

## T-Bone Accident

Another example of a slamming accident is the T-bone accident. In this situation, the fraudster will wait for your company vehicle to cross into an intersection.

Once in the intersection, they will then accelerate and hit your company vehicle.







When the police arrive at the scene, there will be "witnesses" who will claim your driver ran a red light or stop sign, putting your driver and your company at fault.

## The Wave

With the wave, a criminal will watch for a vehicle to switch lanes. The criminal will allow the driver to change lanes in front of them, but once the driver starts to maneuver over, the criminal will accelerate, hitting the backside of the commercial vehicle.

In the eyes of the auto insurance company, they will see the commercial vehicle at fault since they switched lanes into oncoming traffic. To make matters worse, the fraudster may have additional passengers randomly show up and **claim injuries** that never happened.

## Preventing Slamming Accidents With Fleet Vehicles

To prevent slamming accidents with fleet vehicles, you will want to speak with your drivers about the dangers of **staged accidents**. Many criminals prey on commercial drivers because they know that almost every commercial fleet carries high-limit commercial auto policies. They also know that it is hard to argue injuries and liability if your driver rear-ends their vehicle.

That's why you need to take every measure necessary to protect your drivers and your bottom line because your fleet vehicles are expensive to maintain.

## Use Technology

To help exonerate your drivers if they fall victim to staged accidents, you can install dashcams into your vehicles. Dashcams created nowadays do more than just record what happens out in front of the vehicle; they now have ways for you to see inside of the cab.

This allows you to see if your employee drives distracted. Depending on the type of dashcam you purchase, there are even options for you to coach and speak with your driver in real-time.

## Other Benefits of Dashcams

There are dashcams out there that also **record driver habits**. This includes harsh braking, speeding, and hard turning.

Additional detectable driver habits with dashcams include:

- *Following too closely*
- *Lane departure*
- *Crash detection*

If your driver does any of the above habits, the dashboard camera will send you that data in real-time. With this data in hand, you can then coach your driver about their habits and get them back on the right track. Dashcams CYA your company from other drivers and your own employees.

## Why Monitor Your Fleet With Dashcams?

There are many reasons you should monitor your fleet, especially if there are any events resulting in acceleration or hard braking. If any of your drivers fail to maintain a safe distance between them and the vehicles around them, there is a higher chance an accident may occur.

## Types of Fleet Accidents

Even with dashcams installed and a training protocol in place, you cannot do too much to prevent accidents. They happen more often than we would like to admit. In general, there are five common types of fleet accidents.

### Backing Accidents

Responsibility for backing safely is on the driver backing from a parked position. Backing accidents are dangerous only if your employee neglects to ensure that it is clear before backing up.

To prevent this from happening, be sure to coach your team to familiarize themselves with the area when pulling in and when leaving. This helps your driver understand how much room they have to back out and any potential blind spots. Rear-facing cameras are also vital for trying to prevent this type of accident.

### Rear-End Collisions

Rear-end collisions usually happen when traffic comes to a slow stop and the driver in front of your employee's vehicle slams on their brakes, causing your driver to hit the back of the other car. To help prevent this, be sure to train your fleet on driving with enough space between them and the vehicle in front of them. You can





use dashcams to monitor when your employee drives too close to another car or if they speed excessively.

Defensive driving courses are always a good idea, and they teach you to always look out for obstacles ahead and to think 15 seconds down the road to spot possible causes of accidents.

## Fleet Safety Tips

Now that you know more about how to monitor harsh driving behaviors, it is time to put that information to work. It is best to keep track of all incidents your vehicles are involved in, no matter how small or minor the incident is.

Maintaining these records helps you identify patterns of bad or good driving behavior. You can then use this data to reward drivers with few or no incidents and focus on retraining those who need it.

Fleet safety training and protocols can help prevent accidents caused by your drivers. However, there is little you can do about the behavior of other drivers on the road, which is why it's vital to have your drivers recognize staging or staged accidents.

# 5 Things You Need to Know About Staging Accidents

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Car accidents **cost billions of dollars** to the insurance industry each year to cover the costs of medical bills, property damage, and more. Something that can greatly increase this amount of money is insurance fraud.

Fraudulent automobile accidents, also known as staging or staged accidents, are happening more and more often and can cause many problems for your commercial vehicle fleet.

## 1. Characteristics of Staged Accidents

One of the first things you need to know about staged accidents is how to spot them. Learning the characteristics or signs of a staged accident will help you prove that it was staged.



Often, criminals will have many witnesses involved in the staging. They will support the driver and may make claims about the accident that is different from your accident.

Another common sign of a staged accident is people who begin to exaggerate their injuries as soon as the police show up. If they act like everything is fine and later claim to have injuries, this can be a sign that the accident was completely staged and they are trying to get money from your insurance.

Finally, people who stage accidents will often ask you to settle with cash rather than involving insurance. They will try to convince you that you are at fault and that involving the insurance company would cause more problems.

If you identify with any of these characteristics, you should talk with the police officers at the scene to discuss your worries.

## **2. Common Types of Staged Accident Schemes**

Next, you need to know more about the different types of staged accidents. Knowing these accidents will help you avoid accidents in the first place and will help you prove that you were not at fault in an accident.

One common scheme is a T-bone collision. The person staging the accident will smash into the side of your vehicle, then will claim that you ran a red light and caused the accident.

Another common scheme is called the swoop and stop. A criminal driver will suddenly slam on their brakes, causing you to crash into them at the last second. They may even have other people boxing you in so that you cannot get into another lane.

The last common scheme is known as the wave in. The driver will signal for you to merge in front of them. When you move over into their lane, they will speed up and cause a crash. They will claim that they did not wave you into traffic and will say that you were at fault for the accident.

Learning about these types of staged accidents will make it easier to determine whether you were the victim of a staged accident. It will also help you avoid these accidents in the first place.





### 3. What To Do After a Staged Accident

Something else you need to know about staging accidents is what you can do after you are the victim of a staged accident. This type of fraud happens every single day, particularly to commercial or fleet drivers. To make sure you aren't responsible for the damage caused by this accident, you need to learn the right steps to follow after a staged accident.

First, you should take lots of pictures of both vehicles involved in the car accident. This way, you can prove how much damage happened because of the crash.

You should also take photos of the scene. In many cases, criminals will exaggerate the conditions that caused the accident, so having pictures of your surroundings can act as evidence.

Finally, you must call the police immediately after an accident. They will gather evidence, statements, and more to help you reach a resolution after your accident.

### 4. Staged Auto Accident Prevention

The first thing you need to do to prevent a staged accident is to be educated. Understanding the different types of staged accidents will help you avoid them in the first place! For example, if you know the common staged accident schemes, you will recognize that you are not at fault for the accident.

This way, you can get the police involved rather than paying the criminal driver.

You should also train your employees on safe driving practices. For example, avoiding tailgating can save you from staged accidents where the driver suddenly slams on their brakes.

By practicing **defensive driving**, you can prevent many of these accidents from occurring in the first place.

Finally, you should invest in protective gear for your commercial fleet safety. There are many types of cameras and other technology that can protect you from these types of accidents and will prove that your drivers were not at fault in these situations.



## 5. How To Protect Your Commercial Fleet From Staged Accidents

Lastly, you need to learn how you can protect your commercial fleet from staged accidents. It is impossible to prevent people from staging accidents, even though it is illegal.

Even though you can't prevent people from trying staged accidents, you can protect your business by training your employees and fleet drivers. You can educate your drivers about these types of accidents.

When they know what staged accidents are and how they look, they will be able to spot the signs of a staged accident! This way, you can be sure that they do not get away with a staged accident and you will not have to file an insurance claim. Rather, the other party's insurance would pay for any damages and injuries.

Finally, you can buy protective devices for your commercial fleets. Having **fleet cameras** will help you prove fault in an accident and will prevent people from staging accidents with your vehicles.

## Need Help Avoiding Staging Accidents?

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When you own a fleet of commercial vehicles, you must learn to prevent people from staging accidents and learn how to identify the signs of a staged accident. By following these tips, you will be able to protect your company from insurance fraud tactics and save money on your policies.

If you need help with staged accident avoidance, Vestige can help! Our team provides everything from fleet AI cameras and tracking to employee safety devices and more.





# Vestige Can Help Your Fleet Achieve Better Driver Safety

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Your fleet is vital to your business model, whether you own a limo company, shuttle service, taxi company, or group travel firm.

You take great care to protect your fleet and your **drivers**, including trying to prevent distracted driving, recognizing certain types of accidents, and recognizing illegal staged accidents where other drivers try to cash in on your company's vehicle insurance.

Vestige can help your fleet achieve higher safety standards with a wide range of technology solutions.

**Contact us** today to request a demo. We'll point you in the right direction for your fleet.