

A driver needs to be constantly aware of changing road conditions and adjust his/her driving as necessary to avoid skidding. A skid happens when the tires lose their grip on the road, which can be caused one of four ways:

- Driving too fast for road conditions
- Braking too hard and locking the wheels
- Turning the wheels too sharply
- Supplying too much power to drive wheels, causing them to spin.

Road conditions affect traction

The type of road surface and its condition affect the ability of the vehicle to maintain traction.

- Because it contains petroleum, asphalt is more slippery than concrete immediately after it rains.
- Concrete tends to be less slippery than asphalt in rain and light snow.
- Dry sand reduces traction and can cause the vehicle to slide or skid.
- Wet leaves and standing water on the road surface can severely reduce traction.

When driving in potentially slippery conditions, drivers should also monitor changes in road contours such as a high crown or crest, the banking on the road, curves in the road, and soft shoulders. The grade (steepness) of the road makes every slippery situation worse. This is true whether you are driving uphill or downhill.

Going uphill in slippery conditions:

- If driving a manual transmission, downshift before you get to the grade. Climb the entire grade the same gear. Downshifting may cause you to lose traction. Use a low gear.

- Keep moving at a slow and steady pace. Maintain your momentum.
- Make sure you have adequate snow tires and/or chains.

Going downhill in slippery conditions:

- Slow down as you approach the grade.
- If driving a manual transmission, downshift before you start down the grade.
- Brake carefully, using the appropriate method for the kind of brakes you have (ABS or non-ABS)

To correct a rear-wheel skid:

- Stop braking – this will let the rear wheels roll again, and keep them from sliding any further. If on ice, push in the clutch on a standard-shift equipped vehicle to let the wheels turn freely.
- Steer quickly – when a vehicle begins to slide sideways, quickly steer in the direction you want the vehicle to go. As a vehicle turns back on course, be ready, as the vehicle will have a tendency to keep on turning. Unless you turn the steering wheel back the other way, you may find yourself skidding in the opposite direction.

To correct a front-wheel skid:

Driving too fast for conditions causes most front-wheel skids. Other causes include lack of tread on the front tires and not enough weight on the front axle. In a front-wheel skid, the front end tends to travel in a straight line, regardless of how much you turn the steering wheel. On a very slippery surface, you may not be able to steer around a curve or a turn. When a front-wheel skid occurs, the only way to stop the skid is to let the vehicle slow down.

Accidents caused by distractions while driving are not a new phenomenon, but as more devices are used by drivers, the risk of having an accident has greatly increased. The cell phone has drawn particular attention in recent years.

Many states and jurisdictions now prohibit drivers from using hand-held cell phones while driving. While the hands-free approach may seem like an obvious solution to cell phone-related safety problems, it presumes that crashes caused by cell phone use result primarily from dialing, from having only one hand on the wheel, or from reaching for, holding, or dropping a phone. Although these factors certainly contribute to the crash picture, studies suggest that conversation itself is the most prevalent single behavior associated with cell phone-related crashes.

Though the cell phone has drawn special attention recently, any distraction can be a potential hazard to a driver. Here are some tips to avoid distractions while driving.

Before driving

- Familiarize yourself with the vehicle controls (radio, wipers, lights, etc.)
- Do not leave loose articles in the vehicle that may slide around while you're driving.
- Adjust mirrors.
- Prepare in advance for things you may need while you are driving like sunglasses, toll money, or other items.
- Make as many adjustments as possible like seat position, radio, temperature, volume, windows, etc.
- Take care of personal hygiene (e.g., shaving, putting on make-up, etc.) prior to driving.
- Make sure you are well rested.
- Take care of phone calls, eating, or other activities prior to driving.
- Know your route before you leave.

While operating a vehicle

- Drive defensively. Remember, you need to compensate for the actions of other drivers.
- Do not eat or drink.
- Do not read or write anything.
- Avoid smoking.
- Do not use communication devices (e.g., cell phones), except in an emergency.
- Do not engage in distraction conversations.

Take a break

- If you feel your concentration is impaired or something is distracting you, park the vehicle in a safe location and take a break. Get out of the vehicle at a safe location, walk around, and stretch.
- If you need to make a phone call or receive an important phone call, pull over and make that call from the parked car.

Keep both hands on the steering wheel at all times and keep your mind on driving!

If you're involved in an accident while driving a company vehicle:

Remain calm and courteous

Take immediate action to prevent further damage or injury.

- If possible pull onto the shoulder or side of the road.
- Activate hazard lights and, if possible place warning signals where they are easily visible to oncoming traffic.
- Assist any injured persons, but do not move them unless they are in danger of further injury.
- Don't stand in front of or between vehicles.

Call the police.

- If someone is injured, request medical assistance.
- If fire is involved, request assistance from the fire department.
- Provide the location of the accident to emergency responders.
- If a phone is not available, ask a passing motorist to call or get help.

Do not leave vehicles unattended except in extreme emergency.

Exchange information with the other parties involved. Information should include.

- Name, address, and phone number
- Vehicle license number
- Make, model, and type of vehicle
- Name of insurance company
- Insurance policy number

Do not make any comments assuming responsibility or fault for the accident.

Get names, addresses, and phone numbers of witnesses to the accident.

Take pictures of the vehicles involved, including close-ups and panoramic views.

Report the incident to your supervisor, or the appropriate person as designated by you company.



“My car can’t tow my boat and we wanted to go to the lake for the weekend.”

My daughter’s car broke yesterday and she needed to get to her soccer game.”

My wife’s in charge of the school carpool on Tuesdays and she had to work late, so I had to pick up all the kids.”

The above statements can be trouble for a company that generously provides company vehicles, especially if the vehicles are taken home with the employees after hours. Personal use of a company vehicle must be carefully monitored and a Personal Use Policy should be developed. No matter how small or big the company and no matter how long the employees have been working at the company, every company providing company vehicles should have a Personal Use Policy.

Employees should be required to sign the Personal Use Policy.

Below are the items that need to be addressed in the policy.

Who is allowed to drive?	Most companies allow only the employees to drive the vehicles. Spouses, children, and others are prohibited.
Where can the vehicle be driven?	A mileage limit should be set. Many companies will allow a quick stop on the way home from work, but will not allow a vehicle to be used for vacations
Can passengers be carried in vehicles?	Do you want your employees running the school car pool with your vehicle? Set limits and stick to them!
What can the vehicle be used for?	Many employees prohibit company vehicles from being used for second jobs, side-jobs, towing personal trailers, boats, campers, or hauling material that is not work related.
Special circumstances	Situations arise in which an employer may wish to allow a vehicle to be used for non-work activities such as helping someone move or performing work on personal property. These situations should be limited and closely controlled.
Consequences for unauthorized use	Violation of the Personal Use Policy should be handled using existing disciplinary procedures.

Money

- Keep the amount of onsite cash to a minimum. Make daily bank deposits, and vary your time and routes to and from the bank.
- Skim cash drawers throughout the day to ensure large amounts of cash are not kept in the registers.
- Check daily cash register receipts against your deposits to help prevent the possibility of employee dishonesty.
- Immediately mark any checks received as "For Deposit Only."

Property

- Keep doors locked during non-business hours.
- Keep any rear doors locked from the outside at all times by installing panic locks. Padlocks should not be used to lock doors.
- Keep a safe on site to store small amounts of cash, important documents or other valuable items. Change the safe's combination periodically.
- Consider installing security cameras throughout the property. All entrance ways and cashier areas should be kept under surveillance.
- Consider installing a perimeter security system, with appropriate signage to warn would-be criminals the property is protected.
- Keep the interior and exterior of the premises well lit during non-business hours.

Employees

- Do background checks on applicants.
- Train employees on safe opening and closing procedures.
- Train employees on what they should do in case of robbery. Make it clear they should never endanger themselves by trying to protect money, property, or other valuable items.



- When spills are noted on any walking surface, act immediately to wipe all liquids and/or food. If the spill requires more than a basic wipe, identify the spill area with a towel and have an employee stand over the impacted area until the spill has been cleared.
- Place a yellow wet floor sign over any large spill that is being cleaned or when the floor has recently been mopped. This is also recommended when outside elements make all entrances wetter than normal.
- Mops present the first line of defense for cleanup of spills, but present their own hazards. Keep mops and mop buckets clean and free of grease with the use of an approved detergent for your floor type, and hang your mops up to dry after each use. This will not only provide you with a cleaner and safer floor, but your mops will also last longer.
- When necessary, remove all snow and ice promptly from all walkways and parking lots.
- Keep all walkways free from debris and clutter.
- Handrails on all stairs and steps should be secure.
- All steps should have a nonskid surface and be equipped with abrasive strips.
- Inspect all carpeted areas, walkway mats, tiles, and wood for loose, torn, or damaged sections. Repair or replace immediately.
- Place all trash in proper containers.
- Check the bathrooms hourly for water leaking onto the floor.
- Inspect all tables and chairs/booths weekly for any needed repairs.
- Do not use any type of extension cords in general public areas.
- Routinely inspect all interior and exterior lighting to guarantee proper illumination. Conduct monthly tests on all emergency lighting.
- Conduct daily checks on all parking lots and exterior walkways for safe and even walking. Pay specific attention to broken glass, loose pavement, and large cracks to concrete sidewalks. Have any uneven surfaces repaired as soon as possible.
- If car stops are present, make sure they are clearly visible with contrasting paint and not broken.

IMPORTANT REMINDER: REPORT ALL ACCIDENTS TO YOUR MANAGER IMMEDIATELY

Benefits for employers

Early return-to-work and transitional employment can boost productivity and morale while lowering your organization's disability-related costs. These programs are a sure way to manage your work comp expenses, minimize insurance and medical costs, and help promote more positive worker/employer relationships.

Effective return-to-work programs benefit employers because they:

- Reduce workers compensation insurance costs
- Promote goodwill and enhance corporate image
- Encourage management's active participation in the employee's recovery
- Reduce costs of temporary/replacement workers
- Reduce litigation
- Maintain an experienced workforce
- Improve employee/management relations
- Foster teamwork among workers, supervisors, and managers

Facts about early-return-to-work

- 80 to 90 percent of injured workers prefer working to convalescing at home
- 60 percent of workers off the job more than 14 days experience financial trouble
- Workers' anxieties increase with the number of days they remain off work, as does the number of surgical procedures they are likely to require. A modified duty program often reduces this trend.
- Claimants typically contact an attorney two weeks after an injury
- 80 percent of litigated claims result in higher settlements

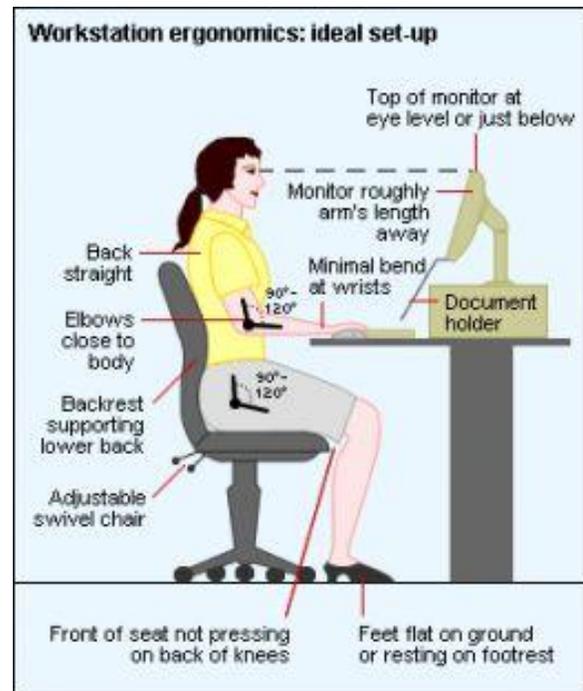
- Workers who retain an attorney see an average of five doctors. Those who do not are treated by an average of two.
- Employers reduce the likelihood of litigation by 50 percent by contacting injured workers within a week of the injury and positively reinforcing the workers self-image and value to the company.
- Returning an injured worker to the workplace reduces expense for medical treatment, rehabilitation, therapy and surgery, and often reduces the extent of permanent impairment.
- Early-return-to-work programs have been proven effective in reducing attorney involvement, promoting quicker recovery, and reducing related costs, while providing an important benefit.

Nationwide Insurance can:

- Assist you in the development and implementation of an early-return-to-work program.
- Provide job hazard analysis, policy and program reviews, and employee/supervisor safety training.
- Help you identify situations where an early-return-to-work program is appropriate.
- Assist you in managing claims to reduce your overall workers compensation costs.
- Obtain documentation from physicians, identifying employees' work potential.
- Maintain active verbal and written communication with disabled workers.
- Work with a medical manager, when necessary, to direct medical care and rehabilitation of injured employees.
- Assist you in identifying injured employees who can resume a productive job through an early-return-to-work program.

Proper body alignment

- Monitor positioned in front of the operator
- Keyboard positioned in front of the operator
- Head and neck aligned with shoulders
- Work positioned to minimize head movement
- Upper arms hang straight down from shoulder
- Elbows at 90-degree angle
- Lower arms parallel to floor
- Wrists in neutral position
- Wrists off sharp edge of desk
- Thighs parallel to floor
- Knees at 90-degree angle
- Knees level with hips
- Space between seat edge and back of knees
- Ample clearance between knees and desk
- Feet flat on floor or footrest



Office Chair

- Backrest height is adjustable.
- Backrest angle is adjustable and supports lower back.
- Chair swivels on base and has five legs.
- Chair has armrests that support forearms while allowing elbows to remain near waist.
- Seat cushion is firm.
- Chair allows space between seat edge and back of knees.
- Chair provides ample clearance between knees and desk.
- Worker's knees are at a 90-degree angle and level with hips.
- Worker's thighs are parallel to the floor.
- Worker can place feet flat on the floor or footrest.

Lighting

- Computer monitor, work surface, and surrounding area are similarly lighted.
- Screen positioned to minimize glare and reflections from overhead lights, windows, and other light sources.
- Screen positioned so that windows are not directly in front of or behind the employee when seated.
- Curtains, blinds, and window tints used to minimize window glare.

Keyboard

- Computer monitor, work surface, and surrounding area are similarly lighted.
- The height of the surface on which the keyboard rests is adjustable, allowing the workers forearms, with fingers resting on the keyboard, to be nearly horizontal or slightly inclining upwards.
- Keyboard is centered directly in front of the operator.
- Keyboard elevated about two inches at the rear so wrists are in a “neutral” or natural resting position.
- Padded wrists rest used in front of the keyboard when work surfaces do not provide sufficient space for resting the wrists.
- Mouse placed next to the keyboard. Operator uses his/her arm, not just his/her wrist to move the mouse.
- Workers are encouraged to use a soft touch on the keyboard.

Monitor

- Screen position can be tilted.
- The topmost line of the screen is slightly below eye level.
- Screen has color, brightness, and contrast settings satisfactory with the operator.
- Characters on the screen are clear and free of flicker or jitter.
- Computer monitor placed directly in front of operator, about 18-24 inches away from his/her body.
- Monitor arranged to enable the employee to see the screen clearly without leaning forward.

Document holder

- Document holder is positioned at the same height and at the same distance from the viewer as the screen.
- Position the document holder capable of being rotated to opposite side of screen.

Work surface

- Work surface is large enough to hold all needed reference material (at least 35 inches wide).
- There is adequate room under the work surface for movement of operator’s legs and a footrest, if needed.
- Work surface arranged to minimize reaching over 14 inches while seated.

Other

- Employees trained on ergonomic hazards they may be exposed to and how to prevent injuries.
- Work schedule allows the operator to perform duties not requiring the use of the video display terminal at least 15 minutes for each two-hour period.
- Employees given frequent short breaks from keyboarding and continuous sitting.
- Employees whose job requires heavy phone use given headsets instead of standard telephone receivers.
- Workers encouraged to stretch periodically while working at their desk.