

Component # 7:

Auto Liability And Physical Damage

AUTO INSURANCE

The Auto Program is a self-funded program through the State of Georgia that covers state employees while driving on state business. Our goal is to resolve claims fairly and swiftly while protecting state agencies and state employees.

To report an automobile accident:

Call Toll Free Phone: 1-877-656-7475

Report accidents within **48 hours** If you are in an accident, be sure to get the following information before leaving the area:

- 1) Date, Time, Place;
- 2) Your Vehicle – year, make, model, tag;
- 3) Describe Accident. Include:
 - Direction each vehicle was traveling, weather conditions
 - Details of accident.
- 4) For all individuals include: name, address, employer, home and work phone numbers. Describe injuries claimed and observed; ID hospital, if applicable;
 - Insured (State Employee) driver
 - Your passengers
 - Another driver
 - His/ her passengers
 - Witnesses
- 5) Other vehicle(s): year, make, model, tag, insurance co. and policy #
- 6) Police: agency, officer, citations issued (?), to whom?

Fleet Safety Program

Policy Statement

The goal of the Fleet Safety Program is to take the proper steps to prevent loss of life, injury, or property damage to all employees and members of the general public. Risk Management Services recognizes that the responsibilities for safety and loss prevention must be shared by everyone.

Responsibilities

1. Management

- Assume responsibility for the driving record of employees while they are on duty.
- Frequently check for compliance of the established requirements and policies in which all personnel are required to adhere to.
- Personally, review the decisions on accidents and take all steps necessary to prevent a recurrence.
- Establish and adhere to policies on disciplinary actions in accordance with the policy regarding actions that will be taken against employees who show a repeated disregard for good driving practices.
- Insist that all assigned vehicles are maintained adequately for safe operation.
- Establish periodic inspection of assigned vehicles for safety discrepancies, malfunctions, signs of abuse, unreported damage and cleanliness. Have repairs made as soon as possible.
- Fully support the State of Georgia's driver training program to promote defensive driving.
- Review each preventable vehicle accident and unsafe driving report with the employee and his supervisor to emphasize management's intolerance of irresponsibility behind the wheel.
- Establish an aggressive campaign to enforce the wearing of seat belts on all trips.

2. Supervisors

- Insure that employees do not drive any State of Georgia vehicles unless they have a VALID Drivers' License and are familiar with State of

Georgia driving rules and regulations.

- Insure that only authorized personnel be allowed to operate State of Georgia vehicles, special purpose vehicles, and trucks.
- Must be alert in observing unsafe practice of employees and insure that action is taken immediately to correct the driver.
- Review all preventable vehicle collisions with employees at Safety Meetings and discuss each unsafe act that was responsible.
- Periodically ride with the vehicle and truck drivers to check for compliance with operating instructions and traffic regulations.
- Insure that unsafe vehicles are not driven until safety discrepancies have been corrected.
- Fully utilize the decisions and recommendations handed down by the Safety/loss Control Committee.

3. Employees

Employees who drive State of Georgia vehicles are responsible for following all the guidelines set forth in the Fleet Safety Program. **(See Vehicle Policy and Procedure Acknowledgement Form)** These responsibilities include:

- Safe operation of vehicles and for the safety of passengers and cargo
- Having a valid driver's license in their possession
- Inspecting the vehicle which they are about to drive, in accordance with established policies
- Reporting any vehicle accidents

4. Agency Safety/Loss Control Officer

The Agency Safety/Loss Control Officer will oversee implementing the policies the Fleet Safety Program coordinating with Fleet Management. Responsibilities will include:

- Monitoring the driving experience of employees who operate entity vehicles.
- Be sure proper maintenance procedures are being followed to keep vehicles in a safe operating condition.
- Verify that adequate insurance limits are maintained by drivers who use their personal vehicle for entity business.

Operator Responsibilities

The driver is responsible for checking the safety and general condition of the vehicle, including gas, oil, tire pressure and other fluid levels, lights, and brakes. With the assistance of the Safety/loss Control Officer, supervisors will furnish vehicles with inspection checklists (*See Component #8 Sample Vehicle Inspection Checklist and Component #8 Sample Vehicle Maintenance Acknowledgement Form*). If there is something wrong with the vehicle, which may affect safety, repairs will be made before use.

1. Vehicle Abuse

No employee will use a vehicle or equipment for any purpose for which it was not designed, operate it beyond its designed limits, operate it in areas or locations for which it was not designed, or cause damage through neglect, misuse, improper driving techniques, or improper handling.

2. Transporting Employees in State of Georgia Vehicles

No more than three employees will ride in the front seat or cab of a vehicle. Each position will be equipped with a seat belt, and each person will use the seat belt provided. No employee will be authorized to ride or work from the bed or rear of a vehicle while it is in motion.

3. Traffic Laws

Employees will adhere to all traffic laws and regulations when operating State of Georgia vehicles. An employee will always operate State of Georgia vehicles in such a manner as to avoid injury to persons or damage to property.

4. Unauthorized Use of Vehicles

State of Georgia vehicles are to be used for State business only. Persons found using State of Georgia vehicles for their personal errands do so without liability coverage and are subject to Agency disciplinary action.

5. Operation and Occupancy of Entity Vehicle by Unauthorized Persons

Employees will not permit unauthorized employees or non-employees of State of Georgia to ride in State of Georgia vehicles, except when such persons are conveyed in the performance of duty or authorized to ride by supervisory staff.

6. Parking Vehicles

All employees will park their vehicles in a legal and proper manner. Employees will remove the keys and lock the vehicles, except when specifically instructed otherwise. Employees will not park on the wrong side of a street or highway,

unless it is mandatory to park in such a location to perform a job. All signs, cones, lights, and warning devices as required by law will be used when vehicles are parked or in use in a public travel lane. Employees will use all safety brakes, lockout devices, and other parking safety methods when parking equipment.

7. Use of Personal Vehicles for State of Georgia Business

Supervisors will identify and authorize those employees who are required, as part of their normal job duties to use their personal vehicle to conduct State of Georgia business. The employee's own insurance policy is the primary coverage and, therefore, State of Georgia will only be responsible for liability claims that arise out of any motor vehicle accident that the employee is involved while operating their personal vehicle. The mileage reimbursement the employee receives is intended to fully cover all costs of the operation of the employee's personal vehicle including but not limited to fuel, maintenance, repairs, insurance, etc. State Employees using personal vehicles for daily business travel may need to purchase additional auto insurance.

8. Transporting Equipment

Employees using State of Georgia vehicles will exercise caution when transporting equipment, packages or other materials in the driver/passenger compartment that would become flying projectiles in the event of an accident. Such items as briefcases, laptop computers, tools, etc. need to be transported in the trunk of passenger vehicles. Pickups, whether standard cab or extended, should have secured storage capabilities in the bed of the vehicle such as tool storage or camper shells if they are used with any regularity in the transport of items that could injure the driver or passenger(s) in the event of an accident. Vans used in the regular transport of such items should have screen type barriers between such cargo and the driver/passenger compartment. It is always important to keep the driver/passenger as free as possible of objects that could distract their attention or could cause from unexpected movement.

Driver Selection

Risk Management Services believes knowing the ability, experience and attitude of drivers is a key factor in the selection process. An important area in this process is to establish qualification standards for new employees and existing employees that have driving duties. To enforce these standards, each agency must implement the following driver qualification procedures.

1. Driver Age Requirements

All drivers must be a minimum of **18** years of age.

2. Application for Employment

All driver applicants shall complete an Application for employment and Driving Position Supplement containing all the information required for positions in which driving is required. ***(See Sample Driver Application Supplement)***

The Agency's hiring standards also require that driver applicants list all former employers for the past 10 years. Any gaps in employment for more than a 30-day period must be satisfactorily accounted for on the application.

3. License

Each agency will obtain a legible copy of the license of all driver applicants. A review of the license will be conducted to be certain it is valid, has not expired, and is the appropriate for the class of vehicles in which driving is required.

Whenever driving State of Georgia vehicles or operating their personal vehicle for State of Georgia business, employees must have in their possession a valid driver's license. Employees will notify their supervisor if their license is suspended, revoked, or expired.

Employees who drive vehicles, which require a Commercial Driver's License (CDL), will comply with the State of Georgia's Department of Driver Services' requirements for medical examinations and license renewal.

Supervisors will maintain a system that insures all employees operating vehicles have the proper class of license and check licenses for current status at least annually.

4. MVR Check and Evaluation

Each Agency will request an MVR for driver applicants being considered for employment in which driving entity vehicles or operating their own vehicle for entity business will be required. An MVR will be requested from every state the applicant has lived in during the past 7 years. The Agency Safety/Loss Control Officer will review all MVR information to determine if driver applicant meets the qualification standards regarding driving records. ***(See 5 Sample Authorization for MVR Form)***

A formal review of the driver's MVR will be conducted on a/an annual basis (or more frequently where warranted) to ensure that existing drivers are meeting the established qualification standards.

MVR's are personal and confidential and should only be discussed with the driver or other persons authorized to know. The Agency Safety/Loss Control Officer or Human Resources Manager will receive results of the MVR check and any needed corrective action will be applied in a timely manner.

5. Driver Qualification Standards

To ensure that potential new and existing drivers meet the qualification standards for motor vehicle records set forth in the Commercial Vehicle Safety Program, the following policies have been instituted regarding:

- Actions taken based on the number of points and violations shown from the MVR checks and evaluations
- Standards and penalties for drivers involved in preventable accidents.

The State of Georgia has established a point structure system to evaluate potential new and current driver motor vehicle records.

If a driver meets or exceeds 6 points total within the previous three years, he/she will not be eligible to drive State of Georgia vehicle.

If the MVR reveals 5 points, then the following corrective action will be taken:

Defensive Driving course at a State approved driving school for point reduction.

No potential new or existing driver will not be allowed to drive a State of Georgia vehicle or other vehicle on State of Georgia business if there MVR reveals:

Driving under the influence type of violation.

Each employee involved in a preventable, at fault vehicular accident, whether it involves the public or not, will be required to complete a Defensive Driving refresher.

An employee who receives any moving violation must notify his/her supervisor of the incident within two days. Any corrective action will be evaluated based on the type and severity of the incident. **(See Sample MVR Check and Point Structure Plan)**

6. Driver Performance

The State of Georgia requires all driver applicants who will require a CDL license for their driving position to successfully complete a road test examination conducted by the Agency prior to an offer of employment. Note: the road test may be waived if the employee will only be driving automobiles and mini vans and has a clean driving record. The road test examination shall be performed in the type of vehicle the driver will operate. Performance will be monitored during the selection process as well as at periodic intervals throughout the driver's career using information obtained from motor vehicle records and file data.

7. Driver Qualification File

The driver selection process includes developing a driver qualification file. Elements of this file will include such items as:

- Employment Application
- Interview notes
- MVR checks
- Driver training information
- Driver evaluation and performance reviews

Driver Training and Reviews

Risk Management's goal is to have a process in place to hire only qualified and safe drivers. Once on board, the State of Georgia is committed to retaining these drivers. In order to keep drivers and supervisors well trained and informed, Risk Management Services has instituted a number of policies regarding driver training. These policies include driver orientation, periodic driver meetings, and driver performance evaluation and reviews.

1. Driver Orientation

Each Agency has an orientation program which all new drivers are required to complete. The orientation program consists of comprehensive classroom training that will cover a variety of subjects. Among the topics are established driving policies and procedures, regulatory compliance, vehicle maintenance and inspections, accident reporting procedures, and defensive driving procedures (*See Defensive Driving Policy and Sample Defensive Driving Course Completion Form*).

After successfully completing the classroom portion of the orientation, all new drivers will be assigned to a driver trainer. The purpose is to evaluate the new employee's overall driving skills and techniques, and to apply what has been learned in classroom to an actual job situation. This time should also be used to familiarize the new driver with paperwork procedures relating to vehicle maintenance and inspections and to answer any questions or concerns that were not addressed in the classroom training.

2. Driver Meetings

Every year, a drivers meeting will be conducted by driver supervisors. These meetings between supervisors and drivers are held to share news and information, and to give our drivers a forum to discuss issues, questions, or concerns. All drivers are expected to participate in these meetings, and all driver input is welcomed and appreciated.

3. Driver Evaluation and Performance Reviews

Driver supervisors are responsible for conducting a periodic, structured performance review with each of their drivers a minimum of every 12 months.

It is important for State of Georgia drivers to understand that their performance will be evaluated on an on-going basis, and they may request, or their supervisor may recommend, a review at any time. However, all drivers will receive periodic structured reviews of their individual performance.

4. On Road Performance Evaluation

The on-road evaluation is conducted by the supervisor to monitor the performance of current drivers by riding with them or following them. The supervisor should document the results and counsel drivers concerning problems or deficiencies that were observed. This is the best way for the supervisor to ensure that the driver is following the proper vehicle inspection and defensive driving procedures.

5. The Performance Review

Driver performance reviews should be held in private and away from the operation area. The review is considered the driver's time and interruptions should not be allowed.

The actual driver performance review should cover, but is not limited to, five basic areas. These are:

1. The measurement of the driver's actual results against established goals and standards of the company.
2. Recognition of the driver's contributions and accomplishments.
3. Correction of any new or existing performance problems.
4. Establishment of goals or standards for the next review period.
5. Review of Driver's MVR

Once the driver and his/her supervisor have concluded their discussion of past performance; addressed any development, training, or corrective action needs; and have established new goals and standards for the future, they are expected to reach mutual agreement and wrap up the review. The wrap-up should include the following:

1. A positive summary of the performance review discussion including all mutually agreed upon plans and goals.
2. An opportunity for the driver to react, ask questions, and give additional ideas and suggestions.
3. A sincere and meaningful expression of appreciation for the driver's participation, time, and efforts.
4. A written record of what was discussed, agreed upon, and corrective action/training plans.

6. Recordkeeping

A copy of the written performance review and MVR check shall be given to the driver, the supervisor's immediate manager, and the original placed in the driver's personnel file.

Accident Investigation

Risk Management Services policy is to fully investigate any accident involving State of Georgia personnel and vehicles. All accidents involving State of Georgia vehicle regardless of the severity must be reported immediately. ***(See Sample Accident Reporting Instructions and Driver's Report of Accident Form)***

The investigation of minor accidents involving only State of Georgia property only is the responsibility of the driver and supervisor only. When on public highways the local police authorities shall be contacted for accident reporting and investigation.

The Agency Safety/Loss Control Officer will be in charge of the investigation of accidents in which serious property damage or death to a State of Georgia employee has occurred. The Agency Safety/Loss Control Officer will also be in charge of accident investigations in which a third party is involved. Management may initiate any other investigations deemed appropriate.

1. Accident Investigators

At the scene, the accident investigator(s) will carefully survey the scene, noting the position of any debris from the accident. The investigator(s) should take photos of the scene, with careful notes of what the photos depict. A map of the site should be drawn to scale, with any landmarks near the scene noted as to position. Photos of all vehicle and property damages incurred from accident should be taken from all sides, with careful notes made.

The more accurate the information provided is, the easier it is when it comes to canvassing the accident scene. It is important that the accident investigator(s) be as objective as possible in gathering and evaluating data from the accident scene.

2. Driver Responsibility in Accident Investigation

Certain driver responsibilities must be carried out at the scene of an accident.

Two main concerns at the scene of an accident are to deal with immediate problems and to gather and report pertinent accident information promptly. These two items can be broken down into a 6-step accident procedure for drivers to follow.

Step 1: Stop, stay calm, Safety; is it safe to get out of vehicle?

Step 2: Turn on your emergency flashers as an immediate warning signal. Then do a quick evaluation of accident victims, if any, and provide assistance. Next, set out emergency warning devices on the roadway.

Step 3: Either contact local law enforcement personnel and your supervisor yourself or arrange to have someone do it for you. Be courteous and cooperative when providing information to authorities. Never admit guilt or liability at the scene of an accident. Never leave the scene of an accident.

Step 4: Write down names, license numbers and other information regarding the accident and those people involved in it. Draw a simple diagram of the accident scene. The more detail you can provide, the better it will be for insurance and/or legal purposes later. If you have a camera for use at the accident scene, document the situation with photographs from various angles.

Step 5: After the vehicle has been secured, warning devices put in place, assistance rendered to injured person(s) (if any), and law enforcement personnel contacted, you (the driver) should communicate the accident to your supervisor.

Step 6: Call in the Accident as outlined on the Georgia Auto Liability card.
<http://doas.ga.gov/assets/Risk%20Management/Auto%20Insurance%20Documents/Georgia%20Liability%20Insurance%20Identification%20Card.pdf>

Vehicle Accident Review

The Safety/Loss Control Committee will review all vehicle accidents to determine the true cause and whether it was preventable or non-preventable. A preventable collision is one in which the driver failed to do all that could be reasonably expected of them to avoid the collision (***See Guidelines for Determining Preventable/Non-preventable Accidents***).

The functions of the Committee in reviewing vehicle collisions are as follows:

1. Convene as soon as possible after a collision involving a State of Georgia vehicle to objectively consider the evidence presented. This evidence includes any information given by the driver, his or her supervisor and the police report of the accident. These same rules also apply to any employee officially authorized to drive his or her personal cars on official State of Georgia business.

2. Determine the true cause of the collision and whether it was preventable or non-preventable.
3. Review the driver's past driving record.
4. Report in writing to Management the Committee's findings, and the recommendations for corrective action.
5. In the case of a preventable ruling, schedule a personal one-to-one meeting with the driver to discuss the decision, possible remedial training, and/or possible disciplinary action. This meeting will be scheduled as soon as possible after the preventability determination has been made.

Vehicle Selection

It is important to ensure that vehicles selected for a specific function are adequate in design and capability for the intended purpose. It is the responsibility of each driver to select the appropriate vehicle to be used in performing tasks.

Guidelines for Determining Non-Preventable/Preventable Accident

The following guidelines will be used by The Safety/Loss Control Committee for the purpose of determining accident preventability.

General guidelines – barring extenuating circumstances and maintaining the reasonable action standards, accidents are generally preventable if:

- Driver was inattentive or failed to accurately observe and assess existing conditions that contributed to an accident.
- Driver's speed was not consistent with posted (prescribed) limits or existing road, weather, or traffic conditions.
- Driver's speed precluded stopping within available clearances or assured clear distance.
- Driver misjudged (or did not confirm) available clearances (above, below, or on the sides) resulting in the striking of a fixed object.
- Driver failed to control the vehicle.

- Driver failed to yield the right of way resulting in an accident (or to avoid an accident).
- Driver failed to communicate the vehicle's presence or intended actions through the use of directional lights (signal flashers), horn, or other means.
- Driver was in violation of company operating rules or special instructions, the regulations of any federal or state regulatory agency, or any applicable traffic law or ordinance.

Struck in rear by other vehicle – Non-preventable if:

- Driver's vehicle was legally and properly parked: unless there were extenuating circumstances recognizable to the alert driver whose judgment should suggest "park elsewhere".
- Driver was proceeding in his or her own lane of traffic at a safe and lawful speed.
- Driver was stopped in traffic due to existing conditions or was stopped in compliance with traffic sign or signal, or the directions of a police officer or other person legitimately controlling traffic.
- Driver was in proper lane, waiting to make turn, and was flashing a signal indicating his or her intention to turn.
- Driver's vehicle was disabled and was protected by emergency warning devices as required by DOT and state regulations, or if driver was in the process of setting out or retrieving signals - except, see "Mechanical Defects Accidents" - except, if opportunity was available for driver to remove vehicle off road.

Preventable if:

- Driver was passing slower traffic near an intersection and had to make a sudden stop.
- Driver made a sudden stop to park, load or unload.
- Driver was improperly or illegally parked.
- Driver made any other type of unnecessary sudden stop.
- Driver's vehicle rolled back into vehicle immediately behind while starting on a grade.

Struck while parked – Non-preventable if:

- Driver was properly parked in an area where permitted. - Unless there was extenuating circumstances recognizable to the alert driver, whose judgment

should suggest "park elsewhere."- Unless there was off-the-road parking available.

- Vehicle was protected by emergency warning devices as required by DOT and state regulations, or if driver was in the process of setting or retrieving signals. The use of 4-way flashers as emergency warning lights under DOT regulations meets this provision for only the first 10 minutes.

Mechanical defect or breakdown accidents – Preventable if:

- Defect was of a type which driver should have detected during a proper pre-trip inspection of vehicle.
- Defect was of a type that the driver should have detected during the normal operation of the vehicle.
- Defect was caused by the driver's abusive operation of the vehicle.
- Defect was known to the driver but was operated regardless of this knowledge.

Side-swiped or head-on collisions – Preventable if:

- Driver was not entirely in the proper lane of travel.
- Driver did not pull to the right or left, slow down and/or stop for the encroaching vehicle lane when such action could have been taken without additional danger and to prevent a collision.
- Driver changed lanes without ascertaining that sufficient space was available or failed to signal intent, or give sufficient warning of intent, to change lane.
- Driver was weaving to the right or left, thus crowding the passing vehicle.

Striking other vehicle in rear collisions – Non-preventable if:

- Other vehicle rolled backward while starting on grade.
- Driver's vehicle was stopped but was hit from behind and pushed into other vehicle.

Preventable if:

- Driver failed to maintain safe following distance and have the vehicle under control.
- Driver failed to stay alert and ascertain that traffic was slowing down or that vehicle ahead was moving slowly, stopped, or slowing down.
- Driver misjudged rate of overtaking vehicle.
- Driver came too close before pulling out to pass.

- Driver started up too soon or too fast for vehicle ahead.
- Driver failed to leave sufficient room for passing vehicle to get safely back in line.
- Driver was passing and misjudged approaching traffic, and returned to right lane too fast.

Accidents at intersection – Non-preventable if:

- Driver was stopped in compliance with traffic sign or signal or at the direction of a police officer or other person legitimately controlling traffic.

Preventable if:

- Driver failed to control speed so that the vehicle could stop within available sight distance.
- Driver failed to check cross traffic and wait for it to clear before entering intersection.
- Driver pulled out in the face of oncoming traffic.
- Driver collided with person, vehicle, or object while making a right or left turn.
- Driver collided with vehicle making turn in front of him. Driver had collision with vehicle coming from either side, regardless of location of traffic signs or signals or whether light was green.

Backing accidents – Preventable if:

- Driver backed up when backing could have been avoided by better route planning.
- Driver backed into traffic stream when such backing could have been avoided.
- Driver failed to get out of cab and check the immediate situation and proposed path of backward travel.
- Driver depended solely on mirrors when it was practicable to look back.
- Driver failed to get out of cab periodically and recheck conditions when backing a long distance.
- Driver failed to sound horn while backing.
- Driver failed to check behind vehicle parked at curb before attempting to leave parking space.
- Driver backed from blind side when a sight-side approach could have been made.
- Driver failed to use a guide (spotter) to help back, or depended solely on a guide.
- Driver relinquished all responsibility to guide.

Accidents while passing or being passed – Preventable if:

- Driver passed where view of road ahead was obstructed by hill, curve, vegetation, traffic, adverse weather conditions, etc.
- Driver attempted to pass in the face of closely approaching traffic.
- Driver failed to warn driver of vehicle being passed.
- Driver failed to signal change of lanes.
- Driver pulled out in front of other traffic overtaking from rear.
- Driver cut-in short returning to right lane.
- Driver failed to stay in own lane of traffic.
- Driver failed to hold speed or reduce speed to permit other vehicle to pass safely.

Accidents while entering traffic (merging) – Preventable if:

- Driver failed to signal when pulling out from curb.
- Driver failed to check traffic before pulling out from curb.
- Driver failed to look back to check traffic if he was in position where mirrors did not show traffic conditions.
- Driver attempted to pull out in a manner that forced other vehicle(s) to change speed or direction.
- Driver failed to make full stop before entering from side street, alley, or driveway.
- Driver failed to make full stop before crossing sidewalk.
- Driver failed to yield right-of-way to approaching traffic.

Accidents involving pedestrians and bicycles – Non-preventable if:

- Pedestrian or bicycle driver collided with driver's vehicle while it was legally parked or stopped.

Preventable if:

- Driver did not reduce speed in area of heavy pedestrian traffic.
- Driver was not prepared to stop.
- Driver failed to yield right of way to pedestrian.
- Driver failed to stop when passing a streetcar or bus on the right.

Accidents involving rail operated vehicles (railroad crossings) – Preventable if:

- Driver attempted to cross tracks directly ahead of train or streetcar.
- Driver ran into side of train or streetcar.
- Driver stopped or parked on or too close to tracks.
- Driver failed to yield right-of-way to trolley.
- Driver failed to stop at the railroad crossing.

Miscellaneous accidents – Preventable if:

- Driver was making a "U" turn.
- Driver was pulling away from the curb or other parking space.
- Driver was entering traffic from a driveway, or private alley.
- Driver was giving a push or was being pushed.
- Vehicle moved due to faulty brakes.
- Driver left vehicle unattended (with or without motor running) and failed to set parking brake and wheel chocks.
- Collision with fixed objects - poles gates, light stanchions, etc.
- Non-collision accidents, such as an overturn, or running off road.
- Skidding accidents in which the vehicle is damaged because it jackknifes.

The agency should follow the guidelines on the Georgia Auto Liability form following an accident.

<http://doas.ga.gov/assets/Risk%20Management/Auto%20Insurance%20Documents/Georgia%20Liability%20Insurance%20Identification%20Card.pdf>

Sample Policy and Procedure Acknowledgement Form

I have received the proper training in the fleet safety policies and procedures. I understand that it is my responsibility to adhere to these policies. I also understand that it is my responsibility to observe all policies and procedures concerning the proper and safe operation of an entity vehicle.

Driver Name (Print)

Driver Signature

Date

Supervisor Signature

Date

Vehicle Pre-Trip Inspection Report

Driver:	Today's Date:
Vehicle ID No:	License Plate No:
Expiration Date:	Odometer Reading:
<i>X – Satisfactory</i>	<i>O – Requires Attention</i>

VEHICLE INSPECTION:	DATES										Comments
	am	pm	am	pm	am	pm	am	pm	am	pm	
PRE-START UP											
Check Oil											
Radiator, Washer Fluid											
Battery Fluids, Connections											
INTERIOR (Start Engine)											
Fuel Level											
Alternator Function											
Heat/ Defrost/ AC											
Interior Lights											
Upholstery, Loose Object											
Child Car Seats/Booster											
Seatbelts/ Straps/ Cutter											
First Aid Kit/Body Fluids Kit											
Fire Extinguisher											
Emergency Exits/Doors											
Registration/ Insurance											
Radio/Cell Phone											
Horn											
Brakes (Travel, Feel)											
Steering Wheel (Play)											
WINDOWS/MIRRORS											
Cleared of Ice/Snow											
Foot Brake/ Parking Brake											
Wipers/Washers											
Mirrors/ Glass/Scraper											
EXTERIOR											
Head Lights (High/Low)											
Turn Signals (Front/Rear)											
Emergency Flashers											
Tires (Wear, PSI w/gauge)											
Tail Lights/Back-Up Lights											
Exhaust (Sound, Emissions)											
TRUNK/STORAGE AREA											
Spare Tire (Pressure)											

Emergency (Chains, Flares, Flashlight, Blankets)											
UNDER VEHICLE											
Obvious Leaks											
Loose/Hanging Objects											
OPERATION											
Lift											
Transmission											
Engine/Idle Speed											
DRIVER'S INITIALS											

Employment Application Driving Position Supplement

Applicant Name:				Date:	
Present Street Address:				Social Security:	
City:	State:	Zip Code:	How Long?	Telephone Number:	
Previous Street Address if less than three years at present address:					
City:	State:	Zip Code:	How Long?	License Restrictions:	
				Yes	No
If YES, List Restrictions:					

Employment Application Driving Position Supplement

Driver Licenses (List all licenses in the spaces below)		
State	License Number	Expiration Date

Traffic Violation Record (List all Traffic Convictions & Forfeitures in the past 3 years except Parking Violations)				
Location	Date	Court	Charge	Penalty
				<input type="checkbox"/> <input type="checkbox"/>

Has your License or Permit to Operate a Motor Vehicle ever been suspended or revoked?				Yes	No	
If YES,	When	Where	Why			

Accident Record (List all accidents in which you have been involved in the past 3 years)		
Date	Location	Description

Driver's Signature

Date

MVR Check and Point Structure System

MVR Check

If a potential employee will be required to operate an entity vehicle as part of his/her job requirements, an MVR check must be completed either by The Safety/Loss Control officer or the supervisor for that employee before an employee may be offered employment.

A point system structure has been established to evaluate new hire and current employee motor vehicle records. If a potential new employee meets or exceeds six (6) points total within the previous three (3) years or exceeds four (4) points within the previous 12 months, they are not eligible for a position that requires driving an entity vehicle.

The same point policy applies to existing employees as in the hiring process in terms of points assigned to traffic violations or motor vehicle offenses. Driver must not meet or exceed six (6) points accumulated in a three (3) year period. Motor Vehicle Records will be obtained on all State vehicle drivers every twelve months. Each MVR received will be reviewed in a timely manner and evaluated for compliance. A copy of all records will be maintained in the employees file along with any corrective action documentation.

Point Structure

Automatic Disqualification to operate an entity vehicle

No potential new or current employee will be allowed to drive a State vehicle (including personal vehicle) for State business if his/her MVR reveals:

- Murder or assault with a motor
- Theft of a vehicle
- Hit and run
- Negligent homicide
- An alcohol related offense in the last 3 years
- Illegal drug offense in the last 3 years

DDS Points and Points Reduction

Point System

The Georgia Point System ranges from 2 to 6 points. A driver with 15 points in a 24-month period will be suspended.

Points are assessed for each conviction pursuant to O.C.G.A. §40-5-57(c)(1)(A)

The State assesses no points for speeding convictions less than 15 miles-per hour over the posted speed limit and for convictions of driving 'Too Fast for Conditions', as per O.C.G.A. §40-6-180. No points are assessed against non-residents of Georgia.

DDS Request for Driving Record Form:

<https://dds.georgia.gov/document/form/request-mvr-dds-18/download>

DDS Points and Point Reduction:

<https://dds.georgia.gov/points-and-points-reduction>

Points Reduction

How do I obtain a Points Reduction?

In accordance with O.C.G.A §40-5-86, licensed Georgia residents may request that DDS reduce the number of points assessed against their Georgia driver's license up to 7 points once every 5 years.

To qualify for a Points Reduction, you must successfully complete a certified Driver Improvement (defensive driving) course and present the original certificate of completion to the DDS by mail or in person at one of our Customer Service Centers.

If you request a Points Reduction by mail, please mail the original Driver Improvement (defensive driving) certificate of completion to the Georgia Department of Driver Services, P. O. Box 80447, Conyers, Georgia 30013.

Defensive Driving Policy

The State of Georgia is strongly committed to a sound and thorough defensive driving policy.

While operating State vehicles, drivers should always drive in the safest manner possible. Specifically, our drivers must operate State vehicles in accordance with all provisions of the law.

Full-time and designated part-time employees driving State of Georgia vehicles shall be required to attend the Defensive Driving Course. For drivers who will be driving vans or other vehicles transporting students/individuals a six hour course is required.

1. Assignments for classes shall be made by the employee's supervisor to insure class quotas are met and to maintain satisfactory work schedules.
2. Frequency of employee attendance of Defensive Driving Courses shall be once every three years.
3. New employees required to drive State vehicles shall be required to complete the Defensive Driving Course satisfactorily before starting their driving assignment.

The core concepts of defensive driving are:

- Recognize the hazard.
- Understand the defense.
- Act in time.

Defensive Driving Procedures

Intersection

Getting into and out of intersections without an accident is a mark of a good defensive driver. Besides your own skill level, intersections also demand anticipation of the actions of other drivers and taking appropriate evasive action as required.

Backing

Backing is an extremely hazardous maneuver. If you are backing with the assistance of a guide, the ultimate responsibility for the safety of the backing maneuver remains with you as the driver.

Front-End Collisions

The primary way to avoid front-end collisions is by maintaining a safe and adequate following distance. You should be prepared for possible obstructions on the roadway, either in plain sight or hidden by curves or the crests of hills. A special situation occurs at night, when speed should be kept to a level that will allow you to stop within the distance illuminated by the headlights of your vehicle.

Rear-End Collisions

As a driver, you risk being struck from behind if you do not maintain an adequate margin of safety in your own following distance. If enough space is not allowed in front of your vehicle, chances go way up that somebody can (and will) impact you from the rear.

Passing

Failure to pass safely indicates faulty judgment on your part as a defensive driver, and failure to consider one or more of the factors that need to be checked:

- Is there enough room ahead?
- Is there adequate space to move back into your lane of traffic after passing?
- Have you signaled your intentions?

Being Passed

As a driver, you must be aware of the actions of other drivers and give way if another driver begins to sideswipe you or to cut you off. A good defensive driver will avoid problems with this kind of accident situation.

Encroaching on Other Traffic Lanes

Observant defensive drivers will not usually get trapped when other drivers change lanes abruptly. In the same manner, entrapment in merging traffic can be avoided by a good defensive driver with a little preplanning and willingness to yield. Blind spots are not valid excuses for this kind of accident - allowances must be made in areas of limited sight distance.

Railroad Grade Crossings

Driving across railroad crossings, or in areas where there are rail vehicles of some sort, demands special care. Careful observance of the traffic situation is your best defense.

Oncoming Traffic

A defensive driver will avoid a collision with an oncoming vehicle at all costs. Even if the vehicle enters your lane of traffic, an accident can be avoided with some evasive maneuvers.

Turning

Turning, like passing, is a dangerous maneuver, and demands special care and an observant eye from you as a defensive driver. You should be aware of other vehicles in your path, and of the complete configuration of the turn you are about to undertake.

Pedestrians

As a sensible defensive driver, always assume that if there is a pedestrian (or small vehicle of some sort) involved in a situation, slowing down is your best defense. Be certain to give people and small vehicles the benefit of the doubt.

Extreme Weather and Road Conditions

Bad weather and other road hazards place special stress upon any defensive driver. The best rule in any kind of bad weather or extreme road condition is get off the road safely and as soon as possible. If you absolutely must continue, slowing way down and increasing following distance are your best defenses, along with increased awareness.

Fog

Fog reduces available visibility and impairs distance perception, making it perhaps the most dangerous type of extreme weather condition.

Because of this, it is the policy of State of Georgia that, whenever possible, drivers are to avoid driving in foggy conditions. Pull off the road and park safely until the fog dissipates or is burned off, if possible. If you cannot safely pull off the road, follow these procedures:

- You should never assume the depth or thickness of any fog. Fog can range from a momentary blurring of the windshield to be several miles thick.

- Slow your vehicle's speed. Reduction in speed should be done gradually to avoid becoming a hazard for other motorists. Determining a correct and safe speed depends on the thickness of the fog and is left to your best judgment.
- Use low-beam headlights only when driving in fog. Low-beams serve two purposes. They help you see the immediate roadway and allow other motorists to see your vehicle.
- Avoid the use of high-beam headlights while driving in fog. The water particles that make up fog will reflect more light back at you than onto the roadway when high beams are used and will further reduce visibility for you.
- You should make use of windshield wipers and the defroster when driving in fog. Driving in foggy conditions will cause a constant fine mist of water to develop on the vehicle's windshield, reducing visibility in the process. Using the windshield wipers and defroster will alleviate this condition.
- Avoid passing other vehicles while driving in fog.
- You should avoid stopping on any roadway while driving in foggy conditions unless necessary. If you must stop, use the emergency or breakdown lane, activate your emergency flashers, turn off the headlights, and follow (Enter Entity name here) 's breakdown procedures (see Vehicle Breakdown & Road Repair policy).

Rain

Rain causes roadways to become slippery, especially when it first begins. Roadways become covered with a thin layer of oil and other residues. When rain mixes with this layer, it results in an extremely slippery and dangerous road surface. This condition remains until additional rain can break down and wash away the oily mixture from the pavement. This process can take anywhere from a few minutes to several hours, depending on the severity of the rain.

Water on the road surface can also create a potential hazard of hydroplaning. Hydroplaning happens when a thin layer of water separates the vehicle's tires from the road surface. When a vehicle is hydroplaning, it is literally riding on water. When the tires ride on water, they lose all traction and create an extremely dangerous situation. The faster a vehicle travels on standing water, the greater the chance of hydroplaning. Reducing speed is the best and safest way to avoid hydroplaning.

Rain also reduces visibility. Because rain presents these hazards, drivers are expected to adhere to the following procedures when driving in rainy conditions:

- You should slow the vehicle's speed to avoid hydroplaning. Reduction in speed should be done gradually to avoid becoming a hazard for other motorists. Determining the correct and safe speed depends on how heavy the rain is and will be left to your best judgment.
- You are expected to increase your following distance from other motorists. Since rain causes the road surface to become slippery, you need to allow for greater stopping distance if the need to stop arises.
- You should make use of windshield wipers and the defroster when driving in rain. Driving in rainy conditions will cause a constant film of water to develop on the vehicle's windshield, reducing visibility in the process. Using the windshield wipers and defroster will alleviate this condition.
- You should avoid passing other vehicles while driving in rain. In addition, you are encouraged to follow other vehicles at a safe distance since vehicles traveling ahead will throw water off the pavement and leave "tracks". Driving in these tracks will give you the best possible traction under rainy conditions.

Snow

Snow, depending on the type and severity, can present a variety of dangerous conditions. Because of this, the following procedures have been developed for this defensive driving policy:

- Light, powdery snow presents few problems since it is quickly blown off the road surface. However, if there is enough of this type of snow to cover the roadway, it will form a slick, smooth surface. You should reduce speed and increase following distance. Determining the correct speed and safe following distance will be left to your best judgment.
- Heavier, slushy snow can affect vehicle control. If snow becomes hard packed it can cause an ice hazard on the road surface. Again, you should reduce speed and increase following distance. Determining the correct speed and safe following distance will be left to your best judgment.
- All slow maneuvers such as starting out, steering, backing, and turning should be done smoothly and with extreme care to minimize skids and slides.
- Falling or blowing snow can greatly reduce visibility. In addition, falling and blowing snow can make it hard to see the road, road markings, road signs, and off ramps. If you must continue in snowy conditions, reducing speed and increasing following distance are the best techniques a driver can use to maintain vehicle control.

- As with driving in foggy conditions, the use of high beam headlights while driving in snowy conditions should always be avoided. The high-beam "shooting" light will reflect off falling and blowing snow and reflect at you, further reducing visibility.
- Drivers will also be educated on the dangers of "snow hypnosis". Snow hypnosis occurs when a driver is traveling directly into heavy snow and begins to focus on the falling snow instead of the road ahead. This can cause a hypnotic-like effect on the driver. The danger of snow hypnosis is especially prevalent at night.
- In extreme conditions, chains may be necessary

Ice

All drivers need to be aware of changes in road surface conditions that may affect the vehicle's traction. To help, the following procedures for driving on icy roads for this defensive driving policy have been developed:

- As with all extreme weather conditions, if you must continue, the safest techniques to employ are to reduce speed and increase your following distance. But of these two, increasing following distance is by far the most important. Depending on the temperature and road conditions, stopping distance (distance needed to come to a complete stop) on icy roads can increase four to ten times versus stopping from the same speed on a dry road.
- "Black Ice" forms when temperatures drop rapidly and any moisture on the road surface freezes into a smooth, almost transparent layer of ice. What makes black ice particularly dangerous is that you may not realize you are on it until it's too late. Determining the correct speed and safe following distance will be left to your best judgment.
- Bridges and overpasses are other areas to which you should give special attention. Ice will tend to form first on bridges and overpasses because cold air circulates both above and below these structures causing the temperature to drop more rapidly than on normal roads. Any moisture on the road surface of a bridge or overpass will freeze quicker and harder than elsewhere on the road. Extreme caution and a reduction in speed should be used while traveling over bridges and overpasses.

Night Driving

All drivers need to be aware of the potential hazards driving at night present. These hazards include fatigue, reduced visibility, poor lighting, other (impaired) motorists, and animals on the road. To help drivers better prepare for driving at night, the following

procedures have been developed for this defensive driving policy:

Fatigue is perhaps the most dangerous hazard of driving at night. Nothing we do is worth any one getting hurt. Fatigue usually sets in at night, but a tired driver, at any time of day, is an unsafe driver. Fatigue reduces drivers' reaction time and perception. All drivers are to review the following fatigue warning signs:

- Your eyes close or go out of focus by themselves.
- You can't stop yawning.
- You are experiencing trouble keeping your head up.
- You experience short-term memory loss. For example, you can't remember the last several miles you have driven.
- Your thoughts wander, or you begin to daydream.
- You start drifting into other lanes of traffic, tailgate, or miss traffic signs.
- You experience an inability to maintain a constant rate of speed.
- You must jerk the steering wheel hard to correct a drift and get back into your lane.

If you experience any of these signs, it's time to get off the road as soon as safely possible and get some rest.

- Reduced visibility is a hazard of driving at night. At night, visual acuity (degree of perception) and peripheral vision (side vision) are reduced, and the eyes may have difficulty adjusting from light to darkness. These factors all contribute to reduced visibility while driving at night. The best and safest techniques to counteract these night driving hazards are to reduce your speed and increase your following distance. Reducing speed is also the best way to prevent "out driving" your headlights.
- Poor lighting on the open highway or on rural roads is another hazard drivers should be made aware of. At night, with poor or no lighting aside from the vehicle's headlights, hazards in the road are much more difficult to see and avoid. You should reduce speed and use extra caution when traveling on poorly lit or unfamiliar roads.
- Impaired motorists (drunk drivers) are a hazard to everyone on the road. Drivers should be especially cautious when driving between the hours of midnight and 0300 (typical bar and tavern closing times). Drivers should be wary of motorists driving in an erratic manner including weaving in and out of traffic lanes, having difficulty maintaining a constant rate of speed, or braking suddenly. If you, as a driver, suspect that you are sharing the road with an impaired motorist, reduce your speed, let the motorist pass, and increase following distance.

- Animals on the road present another kind of hazard while driving at night. Drivers are to be especially alert when driving on roadways lined by woods or tall grass. Animals, especially deer, can jump out in front of an oncoming vehicle with little or no warning. The best techniques to avoid collisions with animals are to not "outdrive" your headlights and to reduce speed. If a collision with an animal is unavoidable, you should drive "through" the animal. This will help prevent a jackknife or rollover type accident.

Road Construction

We realize that chances are good that from time to time our drivers will be faced with having to drive on roadways that are being repaired or under construction. Road construction presents several hazards. Because of this, our drivers are expected to approach road construction work zones the same way they would any adverse driving situation and follow these procedures:

- You should reduce speed and maintain a safe following distance.
- You should drive at or under all special or reduced posted speed limits while traveling through road construction work zones. Safe following distance will be left to your best judgment.
- You should be constantly aware of your immediate surroundings, anticipate the possible actions of other motorists, and expect sudden stops.
- You should watch for construction workers or vehicles crossing the roadway.
- You should use the lane furthest from a construction zone when possible.
- You should avoid sudden lane changes and use headlights and four-way flashers when traveling through construction zones.

Road Hazards

Drivers should be aware of the potential danger of encountering various types of road hazards including:

- Soft shoulders or severe pavement drop-offs that can cause rollover type accidents.
- Road debris such as tire recaps, metal or lumber can cause severe damage to tires, tire rims, electrical systems, and brake lines. You should be aware of the road ahead to identify potential road debris early and take safe and appropriate avoidance maneuvers.

Underpasses

Hitting a bridge, underpass, or viaduct is a danger you should be constantly aware of. This type of accident, often referred to as "topping" a trailer, is always preventable. Drivers need to be aware that the posted height of an underpass is not always accurate. Re-paving and packed snow can reduce the clearance of an overpass enough to cause a problem. In addition, an empty trailer will ride higher than when it is loaded. You should make thorough trip plans. When in doubt of the clearance of an underpass, you should get out of your vehicle and make a visual inspection or find an alternate route.

Fixed Objects and Special Intersections

A good defensive driver will observe items in the area around the vehicle that might cause problems. Checking to be certain there is adequate clearance is the primary thing to watch. In the areas of driveways, alleyways or plant entrances, the effective defensive driver will analyze the situation carefully, slow down, sound a warning when appropriate, and be ready to yield to the other driver involved.

Physical and Mental Condition

Drivers are expected to manage their physical and mental condition. That especially means keeping a positive attitude when behind the wheel, and, taking good care of their physical health. Fatigue is an especially dangerous factor to be aware of.

Following Distance

Tailgating is probably the single most common complaint lodged by the general driving public against truck drivers. Here are some specific following distance guidelines:

- 3-second interval at speeds up to 40 mph,
- 4-second interval at any speed over 44 mph,
- add extra time in bad weather or poor road conditions,
- add extra following distance if you are being tailgated.

Driving Speed

You should drive consistent with posted speed limits, with due regard given to existing traffic, weather and highway conditions. Never overdrive your headlights at night. That means you should be able to stop safely in the distance you can see clearly in your headlights.

Right of Way

As a defensive driver, you should never attempt to exercise the right of way principle. Let the other driver go first. Keep to the right except to pass, or when getting into position to turn left. In town, when you enter a main thoroughfare from a side street, alley, driveway or a highway ramp, make a full stop at any crosswalk, then another full stop before actually moving into traffic.

Meeting Other Vehicles

Keep to the right when meeting other vehicles on a roadway. If a vehicle approaches on your side of the road, slow down and pull to the right as far as you safely can. If you have to take this kind of evasive action, and have actually gone off the highway onto the shoulder, be certain you slow the vehicle down sufficiently before you attempt to come back onto the highway. Never pull to the left to avoid an oncoming vehicle.

When merging onto a highway drivers are expected to:

- Signal early,
- Be patient and watch for an opening,
- Build speed and merge smoothly,
- Check mirrors constantly.

When exiting a highway drivers are expected to:

- Signal and change into the right-hand lane early and safely,
- Signal intentions to exit early,
- Check mirrors constantly,
- Reduce speed and exit.

Curves and Turns

The biggest thing to remember in successfully negotiating curves and turns is to slow down. That way you will be able to make any needed adjustments in steering, etc. as required.

Defensive Driving Course Completion Form

_____ has successfully completed the Defensive Driving Course Training. Completion of this course is required before any employee is authorized to drive an entity vehicle. The Entity requires that this course be repeated on an annual basis for employees to remain eligible to drive entity vehicles.

Driver Name (Print)

Driver Signature

Date

Supervisor Signature

Date

Driver Instructions for Reporting Vehicle Accidents

- Step 1:** Stop, stay calm, is it safe for you to get out?
- Step 2:** Turn on your emergency flashers as an immediate warning signal. Then do a quick evaluation of accident victims, if any, and provide assistance. Next, set out emergency warning devices on the roadway.
- Step 3:** Either contact local law enforcement personnel and your supervisor yourself or arrange to have someone do it for you. Be courteous and cooperative when providing information to authorities. Never admit guilt or liability at the scene of an accident. Never leave the scene of an accident.
- Step 4:** Write down names, license numbers and other information regarding the accident and those people involved in it. Draw a simple diagram of the accident scene. The more detail you can provide, the better it will be for insurance and/or legal purposes later. If you have a camera for use at the accident scene, document the situation with photographs from various angles.
- Step 5:** After the vehicle has been secured, warning devices put in place, assistance rendered to injured person(s) (if any), and law enforcement personnel contacted, you (the driver) should communicate the accident to your supervisor.
- Step 6:** Complete Vehicle Accident Report Form at the scene of the accident.
(See Vehicle Accident Reporting Form)

Supervisor Accident Follow up Form

Supervisors use this form to ensure the proper reporting of and accident, the incident has been investigated and corrective actions have been taken.

[http://doas.ga.gov/assets/Risk%20Management/Auto%20Insurance%20Documents/
doas_driver_qualification_program-3.doc](http://doas.ga.gov/assets/Risk%20Management/Auto%20Insurance%20Documents/doas_driver_qualification_program-3.doc)