



HOME CARE BLOG

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June 23, 2016 – Auto Safety: A Key Component for Home Care Agencies

Day in and day out as part of your operations and service offerings, many of your employees will drive between their home, your offices, and client residences. Anytime an employee gets behind the wheel of a car, whether a personal vehicle, a client's vehicle, or a company vehicle, your company is at risk.

As a home care agency, your duty is to protect your clients, your employees, and your bottom line. This begins with the hiring process. You should run Motor Vehicle Reports (MVRs) with background checks and repeat these annually to ensure no employees have events on their driving records that could disqualify them from your company's coverage and ultimately put your company at risk.

DID YOU KNOW...

- Activities that take a driver's attention off the road—talking or texting on cellphones, eating, conversing with passengers—are a major safety threat. In 2013, [3,154 people were killed](#) in distraction-affected crashes and 424,000 people were injured.
- Approximately 22% of all vehicle crashes are [weather-related](#). These crashes occur in adverse weather (i.e., rain, sleet, snow, fog, severe crosswinds, or blowing snow/sand/debris) or on slick pavement (i.e., wet pavement, snowy/ slushy pavement, or icy pavement).
- Crashes in [highway work zones](#) have killed at least 4,700 Americans in the last five years alone. That's more than two a day. While many assume these accidents mainly affect workers, it's actually the opposite: roughly 85% of those killed in work zone accidents are motorists.

Why is Driver Safety Training So Important

Driver Safety Training can help your company avoid automobile-related risks and claims. Proper training encourages positive driving behaviors like good vehicle maintenance, defensive driving, and knowledge of driving laws and regulations. The right training course can even help lower insurance rates thanks to potential discounts.

Wondering how to get started on a driver safety program? Most insurance companies have free online programs and DVD videos you can use in service trainings. You can also hold staff meetings, distribute flyers with tips on driver safety, and send internal emails to discuss auto safety topics.

In addition to establishing a [driver safety training](#), home care agencies are encouraged to purchase non-owned and hired auto insurance, which covers passengers in employee-owned or client-owned vehicles. I encourage you to review your current policies to make sure this coverage is included.