Distracted Driving: The New Normal to Avoid

You want to create a safer driving culture within your organization. Developing a distracted driving policy can help you proactively protect your employees and business.



Is Distracted Driving a Risk to Your Business?

You're driving along the interstate at the posted speed limit when a delivery van speeds by you, seemingly oblivious to the road. Was the driver actually looking down, probably sending or receiving a text? Try as you might to convince yourself otherwise, you have to accept this sort of unsafe driving behavior as the new on-the-road reality.

Distractions while driving include:

- Visual distractions: when you take your eyes off the road
- Manual distractions: when you remove your hands from the wheel
- Cognitive distractions: when your mind is preoccupied with a non-driving task such as a telephone conversation or texting exchange

A study from Liberty Mutual found that drivers who perform a secondary visual task while driving are less able to identify hazards than those without visual interruption. In fact, glancing away from the road for as little as two seconds can impair a driver's ability to notice oncoming hazards. These findings provide tangible evidence about the real dangers of in-vehicle distractions and help demonstrate why it's important for companies to promote awareness and engage employees in discussions about distracted driving.

Every distracted driver represents a potential risk for his or her employer. Businesses can be held legally accountable for negligent acts, such as distracted driving-related accidents committed by employees while "on the job." The costs associated with personal injury or death, property and equipment damage, and legal work are potential consequences each time an employee drives to a meeting, sales call, etc. According to the National Safety Council, a risk analysis study at Harvard University estimated the total annual cost of crashes as a result of cellphone use to be \$43 billion.¹ In addition, as of January 2012, a federal regulation prohibits commercial truck and bus drivers from using hand-held mobile phones while driving. Drivers can be fined up to \$2,750 for each offense and employers are subject to penalties of up to \$11,000.2

Whether your company operates a fleet of vehicles or just one, distracted driving can present financial and safety-related risks for you and your employees.

For more resources to protect your business, visit viewpoint.libertymutualgroup.com.

As a Fortune 100 company and a leading provider of property and casualty insurance, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk management solutions to meet the specific needs of your business, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.

- 1 National Safety Council. (2013). Our Driving Concern: Employer Traffic Safety Program. Retrieved from http://www.nsc.org/safety_road/ Employer%20Traffic%20Safety/Pages/ NationalDistractedDriving.aspx
- 2 U.S. Department of Transportation. (2012, January). U.S. Transportation Secretary LaHood Announces Final Rule That Bans Hand-Held Cell Phone Use by Drivers of Buses and Large Trucks. Retrieved from http://www.fmcsa.dot. gov/about/news/news-releases/2011/Secretary-LaHood-Announces-Step-towards-Safer-Highways.aspx





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