



Drive Times

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Ten things you should know about the Electronic Logging Device rule

On Dec. 16, 2015, the Federal Motor Carrier Safety Administration (FMCSA) published its long-awaited Electronic Logging Device (ELD) rule that will soon require drivers to electronically monitor the time they spend driving, not driving and sleeping in a sleeper berth. If you are one of the estimated 3.1 million commercial vehicle drivers who complete daily logs, or a trucking company owner, this rule will likely impact you.¹

Although the deadline for most drivers to use ELDs isn't until late 2017, it's a good idea to be prepared for one of the biggest changes to impact the trucking industry in decades. Whether you are a company owner or driver, here are ten things to know about the ELD requirement:

- ▶ **What's the deadline?** The deadline to begin using an ELD is Dec. 18, 2017. However, if you are already using an automatic onboard recording device to track your hours-of-service before this date, you can continue using your current device until Dec. 16, 2019.
- ▶ **Who must use ELDs?** The ELD rule is a Federal Motor Carrier Safety Rule (FMCSR), so it applies to all commercial vehicle drivers who operate in interstate commerce. There are some exceptions to the ELD rule, including:
 - Drivers who use paper logs for not more than 8 days in a 30-day period
 - Drive-away/tow-away drivers (transporting an empty vehicle for sale, lease or repair) provided the vehicle driven is part of the shipment
 - Drivers of vehicles manufactured before model year 2000
 - Drivers who operate using the logbook timecard exception (i.e. short-haul 100-air mile drivers)

It is best to confirm whether these exceptions apply in your particular case. Keep in mind that many states adopt the federal rules, so even if you operate within a single state, and may not be subject to the federal rule, your state might adopt this rule. Check with the agency in your state that regulates commercial vehicles to learn more.

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¹ Electronic Logging Devices and Hours of Service Supporting Documents; Final Rule, Federal Motor Carrier Safety Administration, Federal Register Publication, Dec. 16, 2015.

How much will an ELD cost? Current device options range from basic compliance programs to sophisticated fleet management systems, so the costs vary. According to FMCSA estimates, the average annual cost for a compliant device is \$419.

What are the device requirements?

ELDs must automatically record at certain intervals the date, time, location, engine hours, vehicle miles, and identification information for the vehicle; motor carrier, driver, and other authorized users. To accomplish this, the device must be capable of receiving data from the vehicle's computer. The device display must show driver and vehicle information along with the standard 24-hour duty status grid. Roadside inspectors must be able to view the display without entering the vehicle or be provided a printout. The device must also be capable of transferring this data to roadside inspectors through a wireless web service, email, USB connection or Bluetooth technology.

Where can I get an ELD? Only devices that meet the technical standards of the ELD rule may be used. Suppliers must test and certify to the FMCSA that their devices meet this standard before they can be included in the FMCSA's list of approved ELDs. At this time, few companies have completed this process, so the list of "approved" devices is limited. As suppliers complete this process during the coming months, "approved" devices will be listed on the FMCSA's website at: <https://3pdp.fmcsa.dot.gov/ELD/ELDLList.aspx>.

Must the ELD be attached to the truck? An ELD can be a removable mobile device, such as a Smartphone or a tablet. However, it must be mounted in a fixed position visible to you while you operate the vehicle.

Do I still need to keep a paper logbook? ELDs are designed to record all information necessary to comply with record-of-duty status requirements. However, drivers should still have a paper logbook available in case their ELD malfunctions.

What happens if an ELD malfunctions? Drivers must notify the motor carrier within 24 hours, and the malfunctioning ELD must be repaired or replaced within eight days. In the meantime, drivers must use a paper logbook to document their hours of service. They must also create a record of the previous seven days, if that record is not available from the ELD.

Can ELD records be edited? While the ELD must keep the original record, a driver or motor carrier may edit the record to correct mistakes or add missing information. All changes must include an explanation for the edit. The driver must certify any edits made and resubmit the record.

Are supporting documents still necessary? Under the ELD rule, supporting documents, such as shipping papers and expense receipts, are still required. However, no more than eight supporting documents are required per 24-hour period.

To learn more about these requirements and other ELD rule details, go to the FMCSA website at: fmcsa.dot.gov/hours-service/elds/electronic-logging-devices

Sharing the road with motorcycles

Per vehicle mile traveled, a motorcyclist is 26 times more likely than a passenger car occupant to die in a traffic crash. In 2012, 4,957 motorcyclists were killed, a seven percent increase from 2011. Injuries were up by 15 percent.

To increase awareness of this trend, May is designated "Motorcycle Safety Awareness Month" by federal, state and local highway safety agencies, law enforcement and motorcycle organizations. During this and every month, motorists are encouraged to pay special attention to motorcyclists.

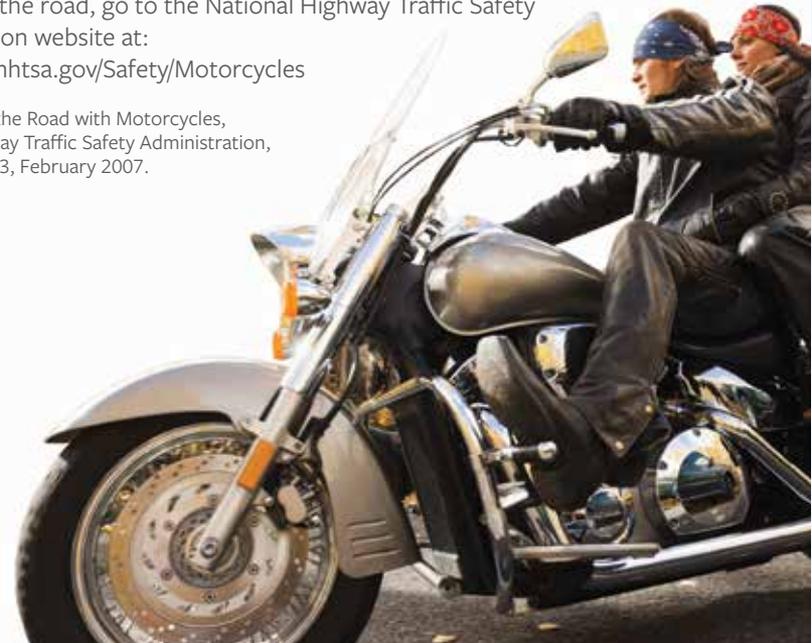
The National Highway Traffic Safety Administration offers these reminders for sharing the road with motorcycles:

- Motorcycles are vehicles with the same rights and privileges as any vehicle on the roadway. Allow motorcyclists a full lane width. Never try to share the lane.
- Approximately one-half of all motorcycle crashes involve another vehicle. Nearly 40 percent of these crashes occur at intersections when vehicles turn left in front of the motorcyclist.
- Motorcycles may be difficult to see. Motorcycles have a much smaller profile than vehicles, which can make it difficult to judge the speed and distance of an approaching motorcycle.
- Always signal your intentions before changing lanes or merging with traffic. This allows motorcyclists to anticipate traffic flow and find a safe-lane position.
- Motorcyclists can easily be hidden in a vehicle's blind spot. Always check mirrors and blind spots before entering or leaving a lane of traffic and at intersections.
- Don't be fooled by a motorcycle's flashing turn signals. Motorcycle signals usually are not self-canceling, and riders sometimes forget to turn them off. Wait to be sure the motorcyclist is going to turn before you proceed.

- Remember that road conditions that may be a minor annoyance to you can pose a major hazard to motorcyclists. Motorcyclists may change speed or adjust their position within a lane suddenly in reaction to road and traffic conditions such as potholes, gravel, wet or slippery surfaces, pavement seams, railroad crossings and grooved pavement.
- Keep a greater following distance behind motorcycles to allow enough time for the motorcyclist to maneuver or stop in an emergency. In dry conditions, motorcycles can stop more quickly than cars.

For more information about Motorcycle Safety Awareness Month and sharing the road, go to the National Highway Traffic Safety Administration website at: <http://www.nhtsa.gov/Safety/Motorcycles>

Source: Share the Road with Motorcycles, National Highway Traffic Safety Administration, DOT HS809 713, February 2007.



Three reasons why your health matters and what you can do to improve it



You might not realize it, but as a professional truck driver, you face health challenges many other people don't. Spending up to 11 hours behind the wheel each day can make it hard to stay fit. Driving in traffic can be stressful and exhausting. Healthy meal options can be hard to find. Irregular schedules, customer demands and poor sleeping conditions can make it hard to get enough quality sleep. Over time, these factors can affect your well-being, your career and your safety. Those are three good reasons why you should care about your health and make it a priority.

Well-being

Good health can make your life better:

- Being healthy allows you to enjoy life more, without physical limitation that can keep you from pursuing a hobby or joining in activities with family and friends.
- Regular exercise and eating healthy can boost your energy and improve your mood. It can also improve your physique, which might make you feel better about your appearance and improve your self-esteem.
- You might live longer. Research shows that a healthy lifestyle can add years to your life. The opposite is also true. Unhealthy habits, such as smoking, not exercising and eating unhealthy foods, can shorten your life.
- It can help you save money. Avoiding chronic health conditions can help you save money on prescription drugs, doctor visits and medical procedures.

Career

Driving a heavy truck safely requires skill, good judgment and constant alertness. That's why professional drivers must undergo regular medical examinations to verify if they are healthy enough to drive safely. Common health conditions that can lead to disqualification include heart disease, high blood pressure, diabetes and sleep apnea. These conditions can be improved, or avoided altogether, by living a healthy lifestyle. The bottom line: staying healthy is important to keep your medical certification — and your driving career — on track.

Safety

Your health can impact safety. To be safe, it's important to be focused and alert at all times while driving. Your level of alertness can depend on how well you have slept. But if you are one of the estimated ten percent of professional truck drivers who experience moderate to severe sleep apnea, you may not be getting the sleep you need to feel completely rested and alert. Obesity is a dominant risk factor associated with sleep apnea, which means keeping a healthy weight can help reduce your risk of developing sleep apnea.

Long-haul truck driver health facts

Recent studies reveal troublesome facts about professional truck driver health.

- 7 out of 10 long-haul truck drivers are obese (BMI over 30), twice the number of obese U.S. workers
- More than half of long-haul truck drivers smoke, twice the number of U.S. adult workers
- Long-haul truck drivers are twice as likely as other workers to report they were told they had diabetes

Source: Long-Haul Truck Driver Health, Centers for Disease Control, cdc.gov/niosh/topics/truck/health.html



Tips for getting on the road to better health

Staying healthy isn't always easy, but considering the impact it can have on your life and career, it's important. Focus on the key steps to living a safe and healthy life:



Eat healthy. Eat a variety of fruits, vegetable and whole grains every day. Limit foods and drinks high in calories, sugar, salt, fat, and alcohol.



Be active. Be active at least 2½ hours a week. Include activities that raise your breathing and heart rate and strengthen your muscles. This can help you maintain a healthy weight, reduce high blood pressure, and reduce the risk of type 2 diabetes, heart attack, stroke and cancer.



Quit smoking. People who stop smoking greatly reduce their risk for disease and early death.



Get adequate sleep. Most people require 7-9 hours of sleep each day to feel fully rested and alert.



See your doctor. Ask how you can lower your risk for health problems. Ask about exams, tests and shots you need and when you need them.

Source: Tips for a Safe and Healthy Life, Centers for Disease Control and Prevention, cdc.gov/family/tips

Although there are many resources for information about healthy living, few are intended for professional drivers. That's why Northland Insurance and Travelers sponsor drivinghealthy.org, a website created by the Virginia Tech Transportation Institute (VTTI) dedicated to professional driver health and wellness.



At drivinghealthy.org you will find tips for:

- Eating healthy while on the job or at home
- Ways to exercise and stay healthy
- Tackling conditions, such as smoking or sleep apnea, that can get in your way of living and feeling healthy

You will also find resources to help you understand the driver medical screening and qualification requirements, as well as links to dozens of organizations that provide guidance on healthy living.

Answers to basic health and wellness questions are also available from these Internet resources:

Medline Plus Health Information	medlineplus.gov
American Heart Association	heart.org
American Diabetes Association	diabetes.org
National Sleep Foundation	sleepfoundation.org
Healthfinder	healthfinder.gov
Centers for Disease Control	cdc.gov



Towing pitfalls to avoid after a crash

With the commotion and stress that often follows a crash, it's no wonder that managing how and where a vehicle is towed can be a low priority. But if the recovery and towing process is not managed well, it can lead to higher claim costs and other problems that can keep you from getting back on the road.

Here are steps you can take to help avoid some of the most common towing pitfalls.

If you've been involved in an accident, call Northland Insurance at 800.328.5972 as soon as possible, ideally from the accident scene.

The sooner we are aware of the loss, the sooner we can investigate the accident, and, if needed, send an adjuster to the scene to witness the recovery. We can also help you locate a reputable towing resource in the area that can work to recover your equipment and cargo, if needed.

Contact a reputable towing company. Many states have towing and recovery associations that promote fairness and ethical practices as well as tow-operator training. Contact the towing associations in the areas you travel and compile a list of member towing companies. Keep this list available in case you need towing and recovery assistance.

Have a plan, and stick to it. Do not let another towing company that arrives at the scene convince you to let it handle your recovery. If you have already contacted a towing company, stick to your plan. If you don't, you could be charged by two towing companies.

Communicate with law enforcement. Law enforcement officials will generally ask if you have contacted a towing company. As long as they know a towing company is on the way, they won't call another tower.

If possible, remain at the scene to document what equipment is used and how many workers are at the scene. Take photos of the recovery work to help verify later that towing charges reflect the actual work performed.

Read all documents carefully before signing. Some towing contracts contain language that gives the towing company added leverage if there is a dispute over towing charges later.

Determine where your equipment will be towed. If possible, specify in advance where your vehicle should be towed. The towing company's property or an impound lot may not be a good location, since storage fees are often applied. It could also be hard to get your vehicle until all towing and storage charges are paid in full, even if they are unreasonable.

Follow up if there are problems. If you have complaints about the work performed or the towing charges billed, there are a couple options. Contact the law enforcement department that responded at the scene. It has been our experience that most of these officers want to know about problems. If they receive complaints about a towing company's services, they may be less likely to recommend the company to others. If the towing company is a member of a state or national towing association, contact the association to find out if there is a process for registering and investigating complaints.



Tips for keeping your refrigerated cargo cool and secure this summer

Few types of cargo are more sensitive to loss than a load of refrigerated goods. Summer heat, sensitive cargo that can spoil, or be rejected, if not kept at ideal temperatures, and high-value loads can combine to create a perfect storm that can lead to large cargo losses. Here are steps you can take to help reduce the risk of a cargo claim this summer.

- 1. Maintenance and inspection.** Follow recommended vehicle inspection and maintenance procedures to ensure your vehicle, trailer and refrigeration unit are in good working order. Inspect for problems that might affect the cooling unit's performance, such as holes in the trailer, damaged air chutes or door seals. The trailer should be clean and free of odors or other contaminants. Check the fuel, oil and coolant levels of the refrigeration unit.
 - 2. Pre-cool.** When loading refrigerated product, pre-cool the trailer to the desired temperature. This also offers an opportunity ahead of time to verify that the refrigeration unit is working properly before you load any cargo.
 - 3. Check the temperature.** The required temperature should be noted on the bill of lading. Use a pulp thermometer to test the temperature of the product before loading to make certain it matches the required transit temperature. The product should not be accepted unless the temperature matches the required transit temperature as most cooling units are only designed to maintain product temperature, not change it. Document on the shipping papers and report any discrepancies between the product temperature and the intended transit temperature. Upon delivery, verify and document the temperature of the load on the bill of lading again. This can help defend against potential claims that the cargo was not delivered at the correct temperature.
 - 4. Loading.** Since cooling units generally blow air toward the rear of the trailer, keep the refrigeration unit off while loading or unloading. This helps reduce unwanted air exchange that can cause the temperature inside the trailer to fluctuate.
 - 5. Airflow.** Make certain the product is loaded so that it does not obstruct airflow inside the trailer. The cooling unit must be able to circulate air around the product to eliminate hot or cold spots. Floor channels should not be blocked by debris.
 - 6. Monitoring.** Monitor the refrigeration unit to ensure it maintains the desired temperature. Observe warning indicators that may appear if the unit senses that the box temperature is out of range or has stopped operating. If a cooling unit malfunctions in any way, report the problem to your company immediately. Even if the cooling unit is still working adequately, a minor mechanical problem could lead to failure later.
 - 7. Parking.** While it is not recommended that you leave temperature-sensitive cargo unattended, there may be times when there is no other option. If this is the case, ensure the unit has sufficient fuel to continue operating. Plan ahead for unforeseen changes in the weather or delivery schedules. The outside temperature could change dramatically from one day to the next, requiring the refrigeration unit to consume more fuel. Dispatch schedules may change, requiring the refrigeration unit to remain parked longer than anticipated.
 - 8. Security.** If it is not possible to stay with the load, only leave your trailer in a secure location, since dropped trailers are prime theft targets. Unattended trailers can also invite malicious tampering with the trailer or refrigeration controls. Many shippers seal trailers to guard against and detect tampering. A broken seal might cause the shipper to reject the load. If a seal must be broken for any reason, notify the shipper and receiver and get authorization in advance.
 - 9. Temperature recording devices.** Consider using a temperature recording device. A record of the temperature inside the trailer during transit can help defend against claims that the cooling unit was not set properly or malfunctioned.
- If an incident does occur en route, it is important to act quickly to prevent cargo damage. In some cases, taking the load to a cold storage facility for safekeeping, or contacting another trucking company that can offer a trailer to keep the cargo refrigerated might be options to explore.

Contact Northland's 24-hour claim center at 800.328.5972 as soon as possible. The quicker the claim is reported, the sooner our experienced cargo claim staff can respond. Prompt reporting helps us investigate the claim quickly, assess damages, mitigate cargo damage and, if appropriate, prepare a defense.





Risk Control Services
385 Washington Street, SB03N
St. Paul, MN 55102



Drive Times

YOUR SOURCE FOR SAFETY AND LOSS PREVENTION INFORMATION

Visit northlandins.com, Northland's website, one of the industry's most comprehensive resources for truck insurance and safety.

Northland Insurance risk control services

Our goal is to save you time and money by helping you manage your fleet loss exposures. The following is a brief summary of the services and materials available to you as a Northland customer. For additional information, call our risk control department at 800.237.9334, ext. 10527.

Local risk control consultants. Our experienced staff is available to answer your questions about transportation safety best practices, regulatory issues and Northland's risk control services.

Loss prevention and Department of Transportation (DOT) compliance materials. Access Northland's wide selection of free safety management, regulatory compliance and driver safety training resources on our website, northlandins.com. Here's how:

Step 1: Locate your 10-digit Northland account number on your *Drive Times* newsletter mailing label. You can also obtain your Northland account number by calling 800.363.2242 and selecting Option 2 (available 7:30 a.m. to 4:30 p.m. CT on normal business days) or by emailing us at: agencyautomation@northlandins.com.

Step 2: Locate your Northland Insurance policy number (e.g., TN123456) on your insurance policy.

Step 3: Go to northlandins.com. Under the **Services** tab, select **Risk Control** and then click on the link to our **Risk Control Customer Portal**. If you have already created a **User ID** and **Password**, use them to sign in. If you are new to the site, you must first register by selecting the **Create User ID** link. Follow the instructions to create your own personal **User ID** and **Password**. Save your User ID and Password for future reference.

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Texas Customers: Insurance provided by Southern County Mutual Insurance Company, administered by Northland Insurance Company.

.....▶ **Need to report a claim?**
Call 800.328.5972



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