

Preventing Vehicle Accidents Involving Stationary Objects

Prevention Tips for this Common Type of Claim

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As frustrating as it might be, CSDSIP often sees claims arising from a Member vehicle contacting a fixed or stationary object such as a parked vehicle, mailbox, tree, utility pole or traffic barrier. Transportation supervisors or directors sometimes have trouble understanding how these incidents occur, particularly when the stationary object was in plain sight and the driver has been provided with the proper tools to detect such hazards that are easily avoidable. Use this guide to identify common claims from this kind of incident, understand CSDSIP coverage, and learn some helpful risk control recommendations that can help you prevent these kinds of incidents.



Claims

One of the most common types claims we see with school buses involves the bus driver striking a parked vehicle due to the bus's large footprint. However, we also see claims from fleet vehicles. The best prevention for this kind of accident is attention and awareness of your surroundings.

Coverage

Damage to your auto is covered under our Auto Physical Damage coverage for autos that the Member owns, leases or hires, that you have reported to us on your current policy's Bound Auto Schedule and for which you have purchased Auto Physical Damage. Coverage also extends to new autos that you acquire ownership of during the current policy period similar to other autos on the policy. There is no coverage for autos that were owned, leased or hired prior to the current policy period and not reported to CSDSIP. Auto Physical Damage coverage is subject to your Auto Physical Damage deductible per auto as stated on your School Auto Declarations. CSDSIP will pay, at our option, the cost to repair the auto or the actual cash value of the damaged auto. The actual cash value of an auto covered for Auto Physical Damage is in addition to the Member's Per Occurrence Limit for Real and Business Personal Property subject to the policy's terms, conditions, limits, and your deductible. The actual cash value of a covered auto is part of, not in addition to, the CSDSIP Per Occurrence Limit of \$1,000,000.

If a Member hits a parked car or other property not owned by the Member, your Auto Liability coverage would apply. CSDSIP will pay those sums you are legally liable for as damages or injury caused by an accident involving a covered auto subject to the terms, conditions and provisions of the policy. Auto Liability claims are subject to your Auto Liability limit and Auto Liability deductible listed your School Auto Declarations.

It's important to note that coverage is subject to the terms, provisions, conditions and exclusions of the policy so it is important to be familiar with your policy. For example, coverage is excluded for autos used in a professional or organized racing event, demolition contest, stunting activity, or while practicing for such events, as well as for 15 passenger vans when used for transporting students. Auto Physical Damage coverage is also excluded for autos owned by your employees, volunteers and student interns.

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Vehicle Accidents with Stationary Objects

Risk Control Recommendations

Drivers must be both physically and mentally prepared to safely operate a Member vehicle. Drivers should not feel rushed or be encouraged to multi-task when on the road. Management and dispatch should often remind drivers to stay focused and finish a task correctly before moving on to the next one. More specific risk avoidance techniques include:

- Avoid backing if possible. Often objects are struck when individuals are backing up.
- Approach objects slowly to increase available time to react.
- Never park within a few feet of a fixed object. Doing so increases the chance that you or the next person using the equipment or vehicle will strike the object.
- Always perform a full walk-around of the vehicle or equipment prior to operation and be sure to note stationary objects of concern.
- Reduce distractions while driving. Distractions or complacency are often a factor in low-speed collisions.
- Use a spotter anytime you are working near fixed objects.
- Make an object more visible by using orange flags or other bright markers to bring attention to it, especially if the object is new or temporary.
- For objects at a worksite that are critical to operations or are costly to repair such as an AC unit, place concrete barriers or another protective barrier around it to reduce the chance it is struck.