

Trucking Over-The-Road Exposures

Automobile exposure is written on a motor carriers' policy. The exposure is very high because it includes loading and unloading of freight. There is considerable opportunity for contact with the client, who can be injured should the movers drop or overturn items being carried. Children may be present during loading or unloading operations at residences or schools, requiring additional caution. All drivers must have training in lifting and handling of items being carried. They must have a valid commercial driver's license (CDL) for the trucks being driven and the cargo being moved. MVRs must be acceptable and checked regularly.

Manipulating a large semi-trailer rig in a residential or commercial area requires training and awareness of surroundings. All drivers must be well trained and attend continuing education courses to maintain and improve skill levels. Driving logs must be maintained, and drivers must not be permitted to exceed regulatory limits on their hours of service. Random drug and alcohol testing should be required. Vehicles must be maintained and records should be kept in a central location. Accidents can result in the spillage of diesel fuel or other operating fluids from within the truck, requiring cleanup.