



WORK ZONE CRASHES

The long days of summer are upon us and with them comes baseball, cookouts and those obstacle courses of orange barrels, cones and workers along American roads. Those orange barrels are now an everyday part of driving and it seems that as soon as one project is completed another begins. From local roads to major interstate highways, road construction can create dangerous driving situations.

No matter what type of vehicle you drive, you may be faced with difficult driving while in construction zones. Drivers of large commercial vehicles are at a greater risk of having a serious accident in a work zone. Sharp turns, narrow lanes, retaining barriers and the need to be in the proper lane for an upcoming exit can test your driving skills.

It's a myth that road construction zones are more dangerous for construction workers than other types of projects. In fact, the opposite is true. Statistics show that more than 80% of those killed in road construction accidents are either drivers or passengers in vehicles maneuvering through construction zones.

Contact Information
Reporting Claims or Loss

24-hour toll free number:
1.800.690.5520

Email to:
riskengineering@cfins.com

Work Zone Crashes

Risk Management

C&F RISK ENGINEERS UNDERSTAND YOUR BUSINESS

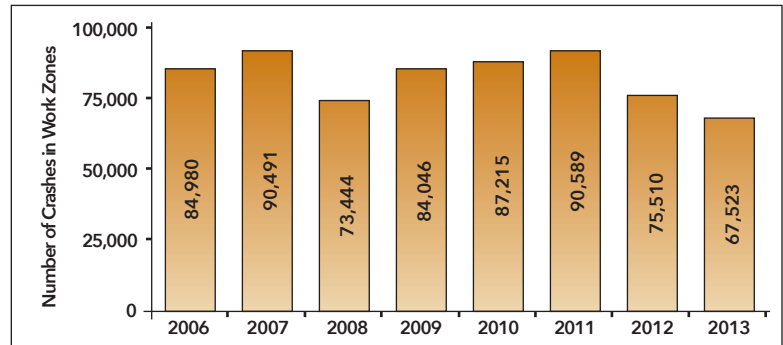
Since 1822, Crum & Forster has successfully anticipated what's next. Our insurance policy is our promise to help you - the policyholder - in the event of a loss. It gives you a future benefit that you can count on. But C&F offers something more. Our Risk Engineers can help your operation right now.

Before you ever encounter a claim, our Risk Engineers can meet you and identify actual and potential loss sources. We'll conduct a thorough study of your company that includes exposures, hazards and accident trends. Together we'll review your current loss prevention efforts, physical location, loss information and other business records to pinpoint fundamental loss causes. Then we'll create an action plan with practical recommendations to strengthen existing safety programs. We can maintain an ongoing review of it to evaluate progress and effectiveness. We can even conduct a legal exposure review of your company's agreements. Everything we do is aimed at putting into place an effective loss control strategy that works consistently over time to lower your operation's risk of loss.

Our highly specialized Risk Engineers are strategically located throughout the country and have the experience, training and professionalism to provide risk management solutions to meet your business needs and contribute to your success. They have on average more than 20 years industry experience, many with roles dedicated to safety and training. And we invest not only in our insureds, but in the industry. We are members of and participate in many state associations and regularly present at industry conventions and events. These connections and experience are invaluable, and are key in assisting you in developing and deploying a modern, up-to-date safety and training program.

Our solutions are both innovative and established. Whether it's Accident Event Recorders (AERs) to help identify vehicle accident causes and tailor safety training, digital tracking systems, or online video training to assure OSHA compliance, we bring you the latest technology. Matched with the experience of our Risk Engineers, your operation benefits from the engineering awareness built over a lifetime and cutting edge safety science.

Federal Highway Administration 2013 statistics



There were 67,523 work zone crashes in 2013. Of them, 527 were fatal. The contributing factors in fatal crashes break out in expected and unexpected ways. The highest percentage of crashes were rear end hits, and:

- Lack of seatbelt use was a factor in 133 (25%)
- Speed was a factor in 145 (28%)
- Alcohol was cited as a factor in 132 (25%).
- Time of day is relevant. Sixty five percent were classified as daytime crashes and 35% were classified as nighttime crashes.
- Day of week is relevant, too. Fatal crashes occurred more frequently on Tuesday, Wednesday, or Thursday than other days of the week.
- Fatal crashes occurred more frequently during summer months (May to September).
- Twenty seven percent of fatal work zone crashes occurred on urban interstates
- Twenty percent occurred on urban arterials.

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Work Zone Traffic Laws

http://www.ghsa.org/html/stateinfo/laws/workzone_laws.html

Driving infractions in work zones often bring with them enhanced penalties. In many states, an enhanced penalty is imposed when workers are present and/or if signs are posted.

Thirty three states and the District of Columbia double the fine for speeding (or committing other traffic violations) in a work zone.

Twenty four states and the District of Columbia enhance penalties if a worker is present in the construction zone when the infraction occurs.

Forty two states and the District of Columbia post signs warning drivers of enhanced penalties.

Before entering a construction zone:

1. Get the big picture. Look ahead, not only at the bumper of the vehicle in front of you, and watch for active brake lights that may indicate vehicles are slowing down.
2. Slow down. Follow posted speed limits. You may want to turn on your emergency flashers to warn traffic behind you.
3. When lanes are tapering to a close, get into the open lane as soon as possible and do not wait until the lane closure.
4. Watch for flaggers, as you may have to stop.

While in the construction zone:

1. Stay alert.
2. Stay in your lane.
3. Minimize in-car distractions. Don't get distracted by adjusting the radio, or eating and drinking.
4. Stay off your cell phone. Many states prohibit using even a hands-free device.
5. Keep a safe distance from vehicles in front of you, as they may stop suddenly.
6. Watch for traffic and workers going into or out of the work zone.
7. Be patient, because work zones can be frustrating. Don't let the situation cause you to do something that you may regret.

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