



TRUCK LOADING AND UNLOADING

Loading and unloading freight may require manual lifting, stretching, twisting, bending, and other actions that can lead to worker injuries. The use of forklifts, dollies, and other material handling devices can reduce the potential for injuries. Additionally, following proper procedures and getting adequate safety training can help minimize accidents. Overexertion injuries are another concern, particularly when drivers who have been traveling for an extended time and are expected to move freight. Hand injuries are also common. The following guidelines should be observed:

Truck Loading and Unloading 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.

Truck Loading and Unloading (continued)

- Smoking should be prohibited inside trailers and only allowed in designated areas.
- Drug or alcohol consumption should be prohibited.
- Horseplay should be prohibited anywhere on dock areas or during truck loading and unloading.
- All employees should be reminded to contact supervisors immediately in the event of an accident.
- Gloves should be worn by cargo handling employees.
- Proper footwear, such as steel-toed or sturdy leather boots, should be worn.
- Workers should focus on the job at hand and eliminate distractions.
- Wearing earpieces (radio headphones, Bluetooth, etc.) should be prohibited.
- Cell phones should be turned off during loading and unloading operations.
- Only necessary people should be in the area of loading and unloading.
- Loaders and unloaders must be aware of others in proximity to them to avoid accidents.
- Safe lifting principles must be observed by all persons at all times.
- Equipment must never be thrown into or from trucks at any time.
- Special caution should be used when working around forklifts or on dock plates and ramps.
- Cargo, including its weight, should be evaluated before moving.
- Loaders and unloaders should look for broken banding or insufficient or old tape.
- The correct equipment for loading and unloading should be used. Manual lifting should be avoided whenever possible.
- Trailer doors should be opened one at a time, and no one should stand where they could be hit by falling cargo.
- No one should try to catch falling cargo.
- No one should jump off a trailer.

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Risk Management

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