

THE MODERN DAY GOLD RUSH !!!!!

IF YOU, REGARDLESS OF THE TIME OF DAY OR NIGHT, SPEND ANY TIME WATCHING TELEVISION YOU WILL BE EXPOSED TO INJURY LAWYER COMMERCIALS AND IF YOU RIDE ON ANY HIGHWAY IN THIS STATE YOU WILL SEE ENDLESS BILLBOARDS PROVIDING TELEPHONE NUMBERS TO CONTACT INJURY LAWYERS.

THE PARTICULAR INJURIES HIGHLIGHTED ARE THOSE RESULTING FROM VEHICULAR ACCIDENTS. THAR'S GOLD IN THEM THAR HILLS!!!!

DON'T BELIEVE FOR ONE MINUTE THAT THE GOLD AT RISK IS SOLELY FROM INSURERS, BECAUSE REMEMBER THEIR PRINCIPAL SOURCE OF FINANCE IS YOU, AND THE MORE (GOLD) THEY USE PAYING AND/OR DEFENDING CLAIMS THE MORE THEY WILL COME BACK TO YOU TO REPLACE IT.

NONE OF THE ABOVE IS STATED TO INFER THAT AN INDIVIDUAL SHOULD NOT BE COMPENSATED FOR LEGITIMATE INJURY AND/OR FINANCIAL LOSS BECAUSE OF AN ACCIDENT. THE BEST AND SUREST WAY TO ESCAPE THIS "GOLD RUSH", HOWEVER, IS A DEDICATED MANAGEMENT PROGRAM, PROMOTING DRIVING SAFETY, FOR THOSE WHO ARE OPERATING YOUR MUNICIPAL VEHICLES AND/OR OPERATING THEIR OWN VEHICLES IN THE CONDUCT OF MUNICIPAL BUSINESS.

WHAT WE ARE HIGHLIGHTING HERE ARE CARELESS "AT FAULT" ACCIDENTS THAT ARE THE NEEDLESS CAUSE OF FINANCIAL LOSS TO YOUR MUNICIPALITY. THESE, TOTALLY PREVENTABLE, ACCIDENTS CAUSE BODILY INJURY AND/OR PROPERTY DAMAGE TO A THIRD PARTY, LIKELY ONE OF YOUR CONSTITUANTS, DAMAGE TO YOUR MUNICIPAL VEHICLE AND POSSIBLY CAUSES BODILY (ON THE JOB) INJURIES TO YOUR EMPLOYEE(S), WHICH PRODUCES A WORKERS COMPENSATION CLAIM, LOSS OF PRODUCTIVITY AND THE NEED TO EMPLOY REPLACEMENT PERSONNEL.

UNLESS THE MUNICIPAL VEHICLE IS DEFECTIVE MOST OF THESE ACCIDENTS ARE THE RESULT OF THE VEHICLE OPERATOR'S FAILING TO FOLLOW UNIVERSAL SAFETY RULES, BY FOLLOWING TO CLOSE, SPEEDING, BACKING WITHOUT OBSERVATION OF SURROUNDINGS, AND DISTRACTED RATHER THAN DEFENSIVE DRIVING. WHEN OPERATING A VEHICLE, THAT SHOULD BE THE CENTER OF YOUR ATTENTION.

THE COURT WILL HOLD THE MUNICIPALITY VICARIOUSLY LIABLE FOR THE CARELESSNESS OF YOUR EMPLOYEE IN SUCH CASES, SO IT IS VERY IMPORTANT THAT YOU, AS LEADERS TAKE THE NECESSARY STEPS TO REDUCE AND/OR ELEMIMATE THESE LIABILITIES.

THERE IS NOTHING WRONG WITH MAKING AN EMPLOYEE ACCOUNTABLE FOR THEIR ACTIONS WHEN OPERATING A MOTOT VEHICLE IN THE CONDUCT OF MUNICCIPAL BUSINESS IF YOU, AS MANAGEMENT, HAVE DONE WHAT IS NECESSARY TO PROPERLY TRAIN AND SUPERVISE THEIR ACTIVITY AND CLEARLY ADVISE THEM OF THE CONSEQUENCES OF THEIR FAILURE TO EXERCISE SAFE DRIVING RULES.

FOLLOWING ARE ELEMENTS OF A SAFE DRIVING PROGRAM THAT SHOULD BE CONSIDERED, TO ELEMIMATE COSTLY AND PREVENTABLE "AT FAULT" ACCIDENTS.

- 1.) IF AN EMPLOYEE IS ASSIGNED TO OPERATE A MUNICIPAL VEHICLE AND/OR USE THEIR PERSONAL VEHICLE, TO PERFORM MUNICIPAL BUSINESS, YOUR POLICY SHOULD REQUIRE PROOF THAT THE EMPLOYEE POSESSES THE PROPER LICENSE FOR THE TYPE OF VEHICLE BEING ASSIGNED.
- 2.) IF THEY ARE USING THEIR PERSONAL VEHICLE, FOR MUNICIPAL BUSINESS, YOUR POLICY SHOULD REQUIRE PROOF THAT THEY HAVE ADAQUATE INSURANCE COVERAGE ON THEIR VEHICLE.
- 3.) THE EMPLOYEE SHOULD BE REQUIRED TO PROVIDE IMMEDIATELY NOTIFICATION IF THERE IS A CHANGE IN THE STATUS OF THEIR LICENSE- REVOCATION/SUSPENSION ETC, AS A MATTER OF POLICY.
- 4.) THE EMPLOYEE SHOULD BE REQUIRED TO TAKE AVAILABLE SAFE DRIVING TRAINING, INCLUDING THE PROPER METHOD OF INSPECTING THEIR VEHICLE'S TIRES, BRAKES, MIRRORS ,WINDSHIELD WIPERS, VISUAL CLEARANCE, AND LIGHTS, PRIOR TO BEGINNING DAILY OPERATION.
- 5.) THE EMPLOYEE SHOULD BE HELD ACCOUNTABLE FOR THEIR INVOLVEMENT IN AN "AT FAULT" ACCIDENT, BY THE IMPOSITION OF SOME FORM OF DISCIPLINARY ACTION.

6.) AN EFFECTIVE PREVENTIVE MAINTAINENCE PROGRAM WHICH IS DESIGNED TO PROVIDE A SAFE VEHICLE FOR YOUR EMPLOYEE .

7.) A PLACKARD BE PLACED OF THE MUNICIPAL VEHICLE PROVIDING A TELEPHONE NUMBER FOR THE PUBLIC TO CALL AND REPORT ANY UNSAFE OPERATION THEY MIGHT OBSERVE.

8.) A PROGRAM, THAT WILL PERIODICALLY RECOGNIZE AN EMPLOYEE FOR A SPECIFIED PERIOD OF OPERATIONAL SAFETY, SHOULD BE ENCOURAGED.

THE EMPLOYEE'S ATTITUDE CONCERNING THE SAFE OPERATION OF YOUR MUNICIPAL VEHICLES COMES FROM THE TOP DOWN. THAT MANAGEMENT ATTITUDE CAN BE CLEARLY DEMONSTRATED WITH A SOUND MUNICIPAL POLICY, DESIGNED TO ACTIVELY PROMOTE DRIVING SAFETY..