



*Chadwick Truck Insurance, LLC*

TRUCK INSURANCE SPECIALISTS

**INSIDE COVERAGE**

**SUMMER 2005**

**NATIONAL TRUCK DRIVER APPRECIATION WEEK  
AUGUST 21 - 27**

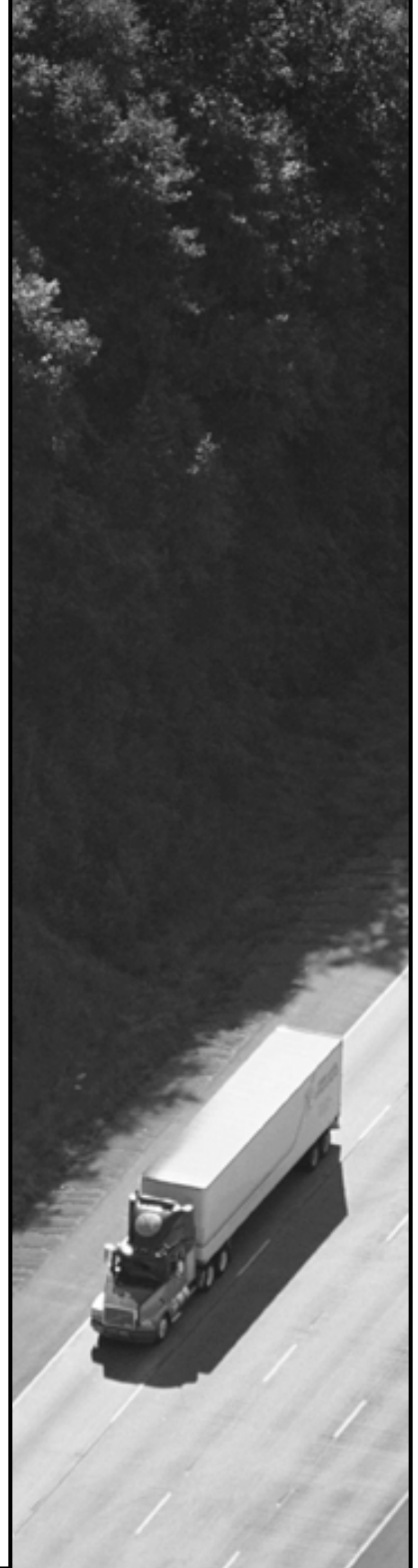
The professional men and women of the trucking industry are the backbone of our nation's great economy. They log long hours and endure grueling schedules, yet they seldom receive the respect and gratitude they so truly deserve. Chadwick Truck Insurance, LLC is proud to celebrate the 10<sup>th</sup> annual National Truck Driver Appreciation Week. We will be having a barbeque in honor of the millions of men and women who keep the wheels of our economy booming. Everyone involved in the trucking community is invited for a free lunch on us and many generous sponsors.

Please join us at the Gearjammer Truck Plaza located at 2310 Rudkin Rd in Union Gap, Washington on August 25<sup>th</sup> from 11:00 am to 3:30 pm. Just look for the big tent where we will be serving hot dogs, hamburgers, chips and drinks.

If anyone would like to help in making this endeavor a success by donating time to help us set up, host, clean up; furnish giveaways (hats, shirts, posters, books, pens, etc); furnish chairs, tables, tents, paper products, etc; or make a money donation please contact Carol Elshaug in our office. Please make checks payable to NATIONAL TRUCK DRIVER APPRECIATION WEEK. Free radio advertisement will be given to those who sponsor.

We hope to see you there!

CHADWICK TRUCK INSURANCE, LLC.  
1016 S 6<sup>TH</sup> AVE  
YAKIMA, WA 98902  
Phone # 1-509-452-6506



# INSIDE COVERAGE

## S U M M E R 2005

### CARRIER INSURANCE CANCELLATIONS

If you are a fleet owner or an independent owner/operator you know that trucking regulations can be time-consuming and frustrating. But it is important to stay aware of all government changes. One important requirement is to have your insurance filings current with the Federal Motor Carrier Safety Administration. The FMSCA has recently reduced the time required to revoke a motor carrier's operating authority for its failure to have sufficient levels of insurance on file. **CARRIERS WHOSE FEDERAL INSURANCE FILINGS HAVE LAPSED HAVE ONLY THREE DAYS TO REPLACE THEIR FILINGS BEFORE THEIR OPERATING AUTHORITY WILL BE AUTOMATICALLY REVOKED.** To ensure that your filing requests are done you need to make sure of the following:

1. Your name on your state/ federal operating authority matches the exact name as is on your insurance policy.
2. Your address must also match in the same manner as your name.

Customers sometimes wonder why we are not able to immediately accommodate their requests to cancel a policy. This is because federal and state authorities require a 30-day written notice of cancellation after the proper notice of filings has been given. This date begins on the date the request was actually received (so you need to add about 5+ days for mail delivery). As a result because of this requirement, the cancellation of your policy may likely be 35 days after the date you have requested.

### TODAY'S DRIVING CHALLENGES

Any driver who has been driving for more than a few years, can tell you today's roads are more congested, vehicles drive faster and there are more distractions. These are just a few of the modern-day challenges for drivers. Drivers and companies can help by applying a few basic rules in order to stay safe:

1. Plan ahead—know where you are going and give yourself ample time to get there.
2. Manage speed and space.
3. Watch for other motorists who might cause hazards.
4. Constantly scan the road ahead.
5. Hold and attend meetings for safety training.
6. Communicate with shippers in order to adjust loading and delivery schedules if necessary.

Drivers and the companies they work for must plan ahead and be prepared for all the challenges on the road. With preparation and planning, cross-country or cross-town trips can be safe, routine and uneventful.

# INSIDE COVERAGE

S U M M E R 2 0 0 5

## HOLIDAY OFFICE CLOSURE

Our office will be closed Monday, September 5th this year for Labor Day. Regular office hours will resume Tuesday the 6th.



## CAMERA MONITORS

Every vehicle has blind spots. Whether you are backing up, merging into traffic, turning or towing, Audiovox Specialized Application's (ASA) "tilt" products provide an "enhanced eye" allowing drivers to see what normal mirrors often miss.

ASA's Voyager "tilt" cameras and monitors adjust 45 degrees, allowing drivers to have a wide panoramic or vertical close up view. The camera features an aluminum die-cast body and wide-angle lens. Large, easy to use controls allow the tilt camera to be operated from the control button on the monitor. Visit their website [www.asaelectronics.com](http://www.asaelectronics.com).

## PROMPT REPORTING OF CLAIMS KEY

The key to lower loss costs and better claims management starts with close cooperation between the insurance companies and our customers. We strive to provide the best claims service possible. This includes prompt investigation, accurate evaluation, and ethical resolution while delivering the highest levels of customer service. When claims are reported late, our customers lose the advantage of utilizing a great claims team. All participants in the accident reporting process must be aggressive in addressing all areas of an accident, no matter how large or small. The reporting process begins with the driver. How he or she responds can have a huge impact on the outcome of any accident.

There are three areas, which all drivers should be aware of when involved in an accident. They are: securing the scene, reporting the accident, and documenting the scene. Since most accident scenes are filled with confusion, chaos, high emotions, and irate motorists, it is imperative that drivers take the necessary steps to accurately and safely report an accident. This is vital in helping to ensure quick and fair claims resolution.

Effective training in these aforementioned areas may help a driver remember critical details in the often traumatic aftermath of an accident. These firsthand details could make a big difference at trial. Before drivers set foot in a truck, make sure they know and understand your company's procedures for accident reporting. Knowing these expectations will help ensure that the steps drivers take in reporting an accident are in line with company procedures.

Remember, reporting an accident is simple. Most insurance companies have a claims number available 24 hours a day, seven days a week. This number can be found in your accident packet or your policy letter. When you call, you will not get an answering machine. Instead, you will speak directly with a claims processor. Our claims staff wants to help keep your operation running as smoothly as possible. Your help, however, is needed to ensure that drivers are competent on accident reporting procedures. We want to make sure that if you end up in court, you have done everything possible to avoid an unpleasant and costly verdict.

# INSIDE COVERAGE

## S U M M E R 2 0 0 5

### SUMMER HAZARDS ABOUND

Driving in winter is tough. Icy roads, snow-drenched skies, and chilling temperature can wreak havoc on you and your equipment. But, just because the summer months are upon us, doesn't mean drivers are free from road hazards. In fact, there are just as many or more hazards to look out for. With obstacles to avoid during all seasons, it makes being a professional truck driver very difficult at times. As professional truck drivers, it is our obligation to obey the rules of the road. It is a good idea to build in extra time for all of the hazards the roads may bring during the summer months. This time of the year may pose the following hazards:

- *Construction Workers* - Reduce your speed, maintain a safe following distance, watch the road ahead for sudden slowdown areas, and watch for workers/equipment that may cross into your lane.
- *Children* - Children tend to take chances that most adults would not. Many times children dart into the street to chase a ball or other toys without looking for traffic. Be prepared for the unexpected.
- *Joggers* - They never seem to be tuned in to anything but the music playing on their headphones. They have a tendency to cross roads without looking and jog in the street rather than on the sidewalk.
- *Vacationers* - Typically these people do not possess the same amount of knowledge and experience around large trucks. Their "big rig" consists of a motor home, recreation vehicle, or boat that is only used a few times throughout the year.
- *Student Drivers* - Be aware that these drivers usually travel more slowly than surrounding traffic and have a tendency to make very erratic maneuvers while behind the wheel.
- *Motorcyclists* - Most of you will agree that motorcyclists are very difficult to see on the road. Remember that many of these drivers are just learning how to ride a motorcycle and that many times they forget about driving defensively.

As professional drivers, look at the vehicle ahead, behind, and on both sides as your family. Ask yourself, "How would I want my family members to be treated by other motorists?" As professionals, the answer to that question is...*with respect.*