

# SAFETY



# MANUAL



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# Introduction/Receipt of Acceptance

The safety of drivers and the general public is the primary concern of Uniquality, LLC. Safety, customer service, cargo protection, and on-time delivery is the goal of Uniquality, LLC. The objective of Uniquality, LLC to achieve each of these goals within the regulatory guidelines established by the Federal Motor Safety Administration.

Safety will take precedence over expediency.

Every attempt shall be made to reduce the possibility of an accident occurrence.

Uniquality, LLC shall comply with all federal, state, and local laws, ordinances, and regulations.

Defensive driving practices shall dictate the driving behavior of all entrusted with the responsibility of operating motor vehicles in the course of Uniquality, LLC activities. Seat belts must be worn at all times. The use of a cell phone, or any electronic communication device, while driving is prohibited. This prohibition includes the use of hands-free technology. Hands-free technology may be used to answer an incoming call and complete a 1-2 minute conversation. However, this exemption must also assess the safety of answering the call under the current driving environment.

Goals and objectives are only attainable through a **TEAM EFFORT**; therefore, the policies and procedures contained herein are directive in nature and compliance is mandatory. Violations of, or non-adherence to shall result in disciplinary action as specified in the Uniquality, LLC Driver Handbook.

\_\_\_\_\_  
Leanid Zelianuski  
Owner  
Uniquality, LLC

\_\_\_\_\_  
Oleg Velisarov  
Operations  
Uniquality, LLC

I have read the **Uniquality, LLC Safety Manual** and understand the contents. I hereby acknowledge receipt, understanding, and intent to comply with the directives therein.

**Name:** \_\_\_\_\_  
(printed)

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

# Fleet Safety Program

## POLICY STATEMENT

Uniquality, LLC is dedicated to the health and safety of our drivers and the general public. Motor vehicle accidents are one of the leading causes of work-related fatalities and financial loss. Uniquality, LLC is committed to preventing motor vehicle accidents operating in compliance with all federal, state, and local traffic laws and ordinances.

Since our primary operational exposure is over-the-road transport the Fleet Safety Program is designed to ensure the safety of our commercial motor vehicle operators, the general public, and commercial, public, and private property.

Uniquality, LLC maintains a Fleet Safety Program of the highest standards to achieve the goals and objectives established to mitigate safety exposures inherent in our daily operations. The program includes selection and qualification of applicants, training, established safety practices/rules, maintenance of vehicles, and reporting/investigating/review of crashes and incidents.

The cooperation of all persons engaged in company operations is expected. It is only through our cooperative efforts that a fleet safety program can achieve desired goals and objectives.

The Fleet Safety Program applies to all employees, contractors, and contracted entities who deliver products or provide services in the name of Uniquality, LLC.

Uniquality, LLC provides for the safety of employees – thereby the general public - through driver safety education, skills training, attitude, and public relations awareness training and standards of performance. The Driver Safety Program endeavors to achieve a driving environment that reduces the frequency of injuries, the costs of property damage, and the liability risks associated with vehicle operations.

# Safe Use of Vehicles and Driving Rules

Operating a vehicle for Uniquality, LLC in a safe manner is vital for the safety of our drivers and the general public. All drivers shall abide by the following guidelines when operating vehicles under the guidance and management of Uniquality, LLC:

1. Safety belts must be worn at all times by all occupants of the vehicle.
2. Drivers are required to obey all federal, state, local, and company regulations.
3. No vehicle is to be driven while under the influence of alcohol, controlled substances, or prescribed medications that caution against operating vehicles and/or machinery.
4. Alcohol and/or controlled substances shall not be transported in any vehicle unless listed on a manifest/Bill of lading.
5. No driver shall refuel a vehicle with the engine running, or smoke within 50 feet of a vehicle that is being refueled or serviced.
6. All vehicles shall be secured when the vehicle is unattended.
7. When unable to see behind your vehicle visually determine that a backing maneuver may be completed without striking foreign objects or persons.

Violation of these rules will result in disciplinary action up to and including termination of employment and/or contract.

## Vehicle Maintenance and Inspection Procedures

Vehicle shall be visually inspected before operation following procedures defined in FMCSR's Part §392.7 –

### **§392.7 Equipment, inspection, and use.**

(a) No commercial motor vehicle shall be driven unless the driver is satisfied that the following parts and accessories are in good working order, nor shall any driver fail to use or make use of such parts and accessories when and as needed:

Service brakes, including trailer brake connections

Parking (hand) brake

Steering mechanism

Lighting devices and reflectors

Tires

Horn



- Windshield wiper or wipers
- Rear-vision mirror or mirrors
- Coupling devices
- Wheels and rims
- Emergency equipment.

All discrepancies shall be reported immediately to Safety/Operations. Visual inspection of tires, hoses, coupling, and fluid leaks shall be completed when the vehicle has been parked for a sustained period during a tour of duty. Post-trip inspections shall be completed, and discrepancies reported to Operations Manager or Safety Manager to enable repair. No vehicle shall be operated with discrepancies affecting its safe operation or presenting a hazard to the general public.

## Mechanical Failure

Remove the vehicle from the traveled portion of the roadway if possible. Emergency flashers must be activated immediately, and emergency triangles (flares if no hazardous materials) immediately be positioned upon the roadway. Triangles are to be placed so that they move approaching traffic away from your vehicle and warn oncoming traffic of a hazardous condition on the roadway.



Contact dispatch immediately and advise your location, mechanical difficulties encountered, and assistance required.

Report to 911 your location, vehicle status, and how your vehicle position is affecting vehicular travel on the roadway. Advise 911 that you have contacted your dispatch and what assistance has been dispatched to your aid.

Emergency triangles must be placed immediately upon breakdown/disablement. Emergency triangle placement must occur before an assessment of equipment failure is begun. If the vehicle can be moved under reduced performance travel with emergency flashers activated, using the right-hand most portion of the surfaced roadway to the closest point of “safe-haven.”

**Under no circumstance** shall the vehicle be pushed, pulled, or otherwise attempted to be moved or repaired by other than an approved towing/repair service.

## Defensive Driving

### Announce your intentions

Sudden stops, turns and lane changes often lead to accidents because they catch other drivers by surprise. Hence, one of the basic rules of defensive driving is to communicate to other drivers exactly what you are about to do. Brake lights, headlights, turn signals, and all driving lights shall be in working order before the vehicle is operated. If they are not, have them repaired before operation.

### Be predictable

Having all your indicators in good working order is great, but they will not help much if you cannot be predictable. Defensive driving is synonymous with being predictable - you do what you are expected to do. If you are signaling a left turn, then make a left turn. Do not signal that you are going left then suddenly turn right. Deactivate turn signals after completing a turn. A defensive driver never makes a move that confuses other drivers. Surprises are great, but never when you are driving.

### Know where you want to go

The first rule of defensive driving: know where you want to go. There is nothing quite as dangerous as making a sudden turn or stop, which is something that drivers do when they are not sure about where they are going. If you are confused about where you want to go you are probably confusing other drivers on the road as well. If you are lost, park and regain your bearings. Check a map or street directory or even ask someone for directions.

The worst thing you can do is drive around aimlessly. That is like looking for trouble with a capital **T**.

### Always signal intentions

One of the best defensive driving techniques is to signal every time you turn or change lanes. That way, you never catch other drivers by surprise. Make signaling a habit. Even if the road appears deserted and no other vehicles are observed, signaling your intent is always an excellent defensive driving practice. Use develops good habits, and good habits prevent accidents.

## Warn others as you stop or slow down

When making a full stop or slowing down for whatever reason, it is a good defensive driving technique to let other drivers know of your intention. You can do this by tapping the trailer brakes a couple of times so that your brake lights flash and clue in others behind you that you are slowing down or stopping. Slow or stop gradually. This is especially important if the driver behind you is driving fast, approaching quickly, and talking on the cell phone.

## Anticipate the Worst in Other Drivers

They rarely disappoint you. It may sound cynical and is not a good rule to follow in life but, in defensive driving, it pays to anticipate the mistakes of other drivers on the road. For instance, many drivers routinely signal a turn but do not turn at all. Meanwhile, others do not signal at all and then suddenly turn. Many people disregard stop signals or try to run red traffic lights so keep a watchful eye out for these instances. People exhibit their worst behavior when they are grasping a steering wheel.

Defensive driving reduces the opportunity of other's mistakes from placing your vehicle in a compromising circumstance. Remember, the operant question in an accident situation is always, "what would have prevented the accident." Not, "who caused the accident."

## Create Space

Time is the only ally that a commercial driver has in responding to the daily driving environment. Time is impossible to create; however, in space (distance) time becomes available. Time to observe, recognize, decide and react. And then, for the vehicle to be able to respond to what it is being asked to do – stop, turn, etc. Following distance is the key to survival.

Distance, space between our vehicle and other vehicles, creates the time needed to exercise the judgment and skill that is expected of a professional driver. Even the "best" cannot make a 65' vehicle combination change lanes in 100' at 65 mph or stop in 100'. **NO**, not even you.

## 1-second rule

Always remain 1-seconds behind the vehicle in front of you for each 10 mph of speed. If traveling over 45 mph add 1-second – because mom always said, "be safe." At 65 mph a vehicle is traveling 95.3 ft/sec. Using the 1-second rule, with the addition of 1-second for safety, the distance between the two vehicles should be 670 feet. Seem like too much space?

A tractor-trailer, 80,000#, traveling at 65 mph requires 525 ft to stop (dry, level road with an average coefficient of friction). Assuming a separation of two (2) truck lengths – close to average – how safe are we?

Consider that a car, traveling at the same speed, can stop in 316'. Subtract your safety margin of 145' from your stopping distance of 525' and you require 380', under ideal conditions, to stop – you are 64' short. Collision speed will be 12-15 mph. which can cause considerable damage and inflict serious injury.

## FOLLOWING DISTANCE IS CRITICAL TO ACCIDENT-FREE DRIVING

### STOPPING DISTANCES

#### Stopping Distances Required for Trucks

Speed	Reaction/Braking Distance	Total Stopping Distance
30 mph	33' / 67'	100'
40 mph	44' / 125'	169'
55 mph	60' / 275'	335'
60 mph	66' / 360'	426'
65 mph	71' / 454'	525'

\* Above estimates are for 80,000 lb., loaded tractor-trailers traveling on a dry, level road. Source: National Safety Council's Defensive Driving Course for Professional Truck Drivers.

#### Stopping Distances for Cars Versus Trucks

Speed	Reaction/Braking Distance Cars	Reaction/Braking Distance Trucks	Stopping Distance Cars	Stopping Distance Trucks
40 mph	44' / 80'	44' / 125'	124'	169'
55 mph	60' / 165'	60' / 275'	225'	335'
65 mph	71' / 245'	71' / 454'	316'	525'

\* Above estimates are for 80,000 lb., loaded tractor-trailers and mid-size passenger cars traveling on a dry, level road. Source: National Safety Council's Defensive Driving Course for Professional Truck Drivers.

## Defensive Driving Tips

It is an error to think that you cannot leave sufficient space between your vehicle and the vehicle in front of your vehicle in heavy traffic. Trying to prevent another vehicle from an anticipated movement is aggressive driving. We anticipate that the other vehicles will occupy our following distance, so we “snuggle” up. This is not as common a problem as you might believe, and heavy traffic is the time when you need the space! If someone cuts into your space, simply back off a little and get it back! Lose the ego—“It doesn't matter”—what counts is your safety. I once counted the number of times other drivers cut in front of me over about fifteen miles of city freeway during rush hour traffic. Over fifteen miles, it only occurred three or four times. I

discovered that to be typical, and I use the one-second rule every day with no problem. The time it costs is negligible. Stress relief is unbelievable!

Here is a tip—drive a mile or two per hour slower than traffic flow. This does not cost any appreciable time, and traffic will be gently pulling away from you, helping you to maintain the space. If you do this, keep to the right and out of the way for courtesy's sake. In multiple states, this is a legal requirement when you are driving slower than other traffic.

Pay attention to anyone driving next to your vehicle in other lanes. Adjust your speed to keep your vehicle "in the open," with no vehicles to the left or right, as much as you can. Be extremely uncomfortable if vehicles are "packed" around you. Traffic tends to move in packs, so watch out and try to occupy the spaces between the packs, so you have clear lanes on both sides.

It is important to leave space even when stopped for a light. Leave room in front so you can pull away if the car ahead stalls or does not move, or if you need to move because of danger approaching from behind. You also do not want to be boxed in and unable to move for personal safety reasons. Stop far enough back so you can see the rear tires of the vehicle in front of you where they touch the pavement—this will give you room to pull out and around if necessary.

## **Remember, leave yourself an “out!”**



### Tactics of Defensive Driving

## Following Distance

The greatest ally a driver can have in a moment of crisis is TIME. Time to analyze the situation, time to determine a course of action, and time to act. Time cannot be borrowed nor can it be purchased, but it can be created. Time is created when space is created. The greater the distance to the crisis the longer it takes you to reach the crisis. Time has been created and your options expanded. An extra five seconds can be a lifetime considering crashes occur in the blink of an eye. Just ask anyone who has experienced one.

## Lane Changes

Check right and left Westcoast Mirrors and fender mirrors. Judge the rate of closure of all approaching vehicles. Signal your intention to change lanes, recheck mirrors, and make the lane change. Always clear the blind spot of the Westcoast mirror with the view of the fender mirrors. Develop the habit of not making lane changes at a constant rate of speed. Slowing or increasing speed between mirror checks assists in clearing the mirror blind spots. Lane changes should always be a planned maneuver, never a spontaneous action.

## Intersections

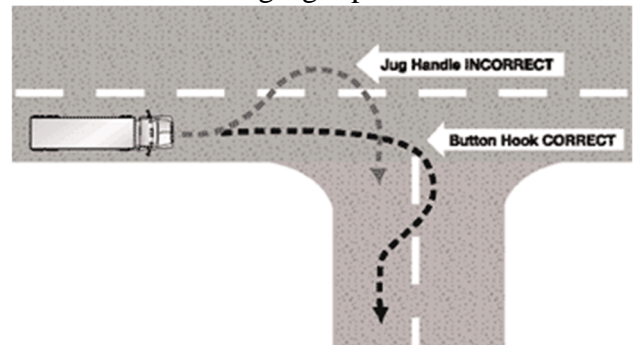
Intersections are dangerous places. Approach all intersections with caution, observance, and a decreasing rate of travel. Always be cautious of “stale” greens and never anticipate a “dead red” going green. Remain cautious of perpendicular traffic. Slow gradually upon approach to an intersection, and if required to stop alert following traffic by a “flickering” of brake lights (a good reason to ensure brake lights are working on pre-trip inspections). Remain alert at four-way stop intersections. Not all honor “vehicle on right has the right-of-way.” Many follow the rule “first in has the right-of-way.” Experience has taught us that 4-wheel vehicles do not like to follow 18-wheel vehicles and experience is the source of wisdom.

## Backing Procedures

GOAL – GET OUT AND LOOK. Never back a vehicle you cannot see behind. Never back up on the roadway without a spotter. Visually check the area that you are going to be backing into for objects, obstructions, protrusions. All backing accidents are preventable. Parked cars, telephone poles, fire hydrants, and buildings do not move into your path of travel while backing. When backing into enclosed dock areas, place a flashlight on the ground as a guide. If the backing maneuver is going to be tight because of parked vehicles, ask to have the vehicles moved. Remember, if you back into it you are going to buy it.

## Turning Techniques

Position vehicle for the turn in advance of the turn. Turning left position the vehicle in the right hand most portion of the left lane to allow the most “lane space” available for the turn. Turning right position the vehicle parallel to the right curb, approximately 12” from the curb line. When within a vehicle length of the turn, angle the left front steer tire to the lane marker. Upon commencing the right turn create a “travel path” that takes the left steer tire over the center marking for the street being turned onto. This procedure will keep the right trailer tandem within 12” of the curb line from the street being turned from and prevent the “right squeeze” accidents that are predominate.



## Passing

### Two-lane Roadway

**DO NOT PASS** unless necessary. Think about it twice! How much farther to the next passing lane? How much further to the next town? Is the decision to pass the safest decision? The decision to pass can cost much more than the decision to follow. Back-off and relax, following a vehicle is not a death sentence – the decision to pass ...

### Four-lane – Divided Highway

Travel in the right lane, or the 2<sup>nd</sup> to the right lane on roadways with three (3) or more lanes in your direction of travel. Signal intention to change lanes, clear mirror blind spots and judge the rate of closure of vehicle(s) to the rear and execute lane change. When safely clear of the passed vehicle, signal a lane change to return to the right-hand lane. Refrain from extended travel in the “passing” lane, it is an invitation for vehicles to try to pass you on the right and that can be the cause of “situations.” Always confirm with visual observation the flashing of headlamps to indicate clearance. It is a courtesy that we have extended to other “drivers” for years but can be confusing and misinterpreted.

## Interstate Highways and Freeways

Travel in the right-hand lane except when passing. Traffic travels in packs – a grouping of vehicles, open space, group of vehicles, etc. Drive in the “gaps” as much as possible. Driving the “gaps” affords you space to maneuver should an unexpected event occur, i.e. blown tire, mechanical failure, equipment failure, animal crossings, and all the other driving situations that confront you daily. Interstate and Freeway driving is not the

time to relax, quite the contrary, it is probably the most dangerous driving you do because it is most likely where the “unexpected” occurs and we are caught by surprise. Defense driving anticipates the “unexpected” and eliminates surprises.

## Inclement Weather

Inclement weather requires an adjustment in driving behavior. Reduce speed and increase following distance in all adverse driving conditions. Do not “outdrive” your vision in fog. Do not “outdrive” traction in ice, sleet, snow, and rain. When braking is required in slippery road conditions use the “johnny bar.” Watch the underpasses – tire paths will be glazed over and extremely slippery. Move one foot to the right or left to avoid. Beware of standing water – hydroplaning can occur at low speed as well as higher speeds.

“Rule of Thumb,” if 45 mph cannot be maintained safely find a “safe-haven.” Time lost parked does not equal time lost to a reduced rate of travel. And the chance of mishap resulting during inclement weather has been eliminated.

## Distracted Driving Policy

Uniquality, LLC, Inc. prohibits all forms of electronic communications while operating a commercial motor vehicle. This policy includes any computer, personal digital assistant, cellular telephone, digital camera or camcorder, pager, two-way radio, and all other electronic communication devices. This policy includes all portable, hand-held, permanently mounted, and blue-tooth devices. An incoming **cellular telephone call**, utilizing blue-tooth technology (one-touch operation), can be answered and a brief, **1–2-minute**, call completed. All other communications utilizing electronic devices shall only be completed while the vehicle is legally parked. The decision to answer an incoming call should always take into consideration the current driving environment and existing traffic conditions. Further, all forms of distracted driving are prohibited by Uniquality, LLC, Inc. Any activity that diverts driver attention from the roadway and/or hand(s) from the controls of the vehicle constitutes distracted driving. Distracted driving is a causative factor in vehicle crashes involving loss of life and property. Uniquality, LLC, Inc. desires our equipment to return safely to the terminal and our drivers to return safely to their families at the end of each duty period.

Distracted driving is a stand-alone policy that requires an acknowledgment of receipt, understanding, and intent to comply, in writing, from employees, contracted drivers, and contractors providing services to United Delivery Service.

## Accidents - Driver & Company Procedures



**Purpose:** To establish a methodology of vehicle incident and crash reporting from determining the initial cause to ascertaining the Collision Avoidance Procedure that may have prevented the incident or crash through the analysis and review of data collected via a systematic, diligent, and established procedure.

**Scope:** to train and familiarize all affected employees, supervisors, and management with the concept, procedures and intent of this policy and to ensure that these procedures are implemented for every vehicular incident and/or crash experienced by Uniquality, LLC.

## Policy

### 1) Driver Procedures

i) On Scene Data Gathering:

### 2) Initial Reporting

- a) Immediate notification of law enforcement
- b) Immediately notify the Operations Manager or Safety Manager.

### 3) Securement of the scene

- a) Protect the injured
  - i) provide only emergency, lifesaving 1<sup>st</sup> Aid
  - ii) determine if medically trained personnel are present
  - iii) protect from inclement weather
- b) Protect vehicles from further damage
  - i) move vehicles, if appropriate to “crash investigation sites” or shoulder of the roadway
  - ii) set out traffic triangles – enlist assistance if needed
- c) Protect the public from further involvement
  - i) have witnesses move vehicles to safe parking
  - ii) ask bystanders to move from the immediate location of the incident/crash site
- d) Take initial photographs
  - i) vehicle place of rest relative to an intersection, crossroad, each other, etc
  - ii) overall photograph of the area
  - iii) take no photographs of injured persons or medical treatment being administered

### 4) Witness information

- a) Ask not what they saw – only if they saw
  - i) obtain the name and telephone number of all witness or potential witnesses
  - ii) ask them not to speak to anyone other than uniformed law enforcement

### 5) Driver conduct

- a) Information provided
  - i) provide only name, CDL number, and name and address of Uniquality, LLC to other persons involved
  - ii) speak to no one else, other than uniformed law enforcement officers
  - iii) post events, speak only to individuals identified to you by Operations or Safety Manager

### 6) Law enforcement arrival

- a) Identify yourself and cooperate fully
  - i) obtain identifying information for investigating officer
    - (1) name

- (2) badge number
- ii) obtain identifying information for responding agency
  - (1) how to contact
  - (2) when to contact
  - (3) who to ask for
- b) Answer only the questions asked
  - i) do not volunteer information
  - ii) ask for a receipt if investigating official maintains any documents
  - iii) make mental note of all questions asked by investigating officer
  - iv) ask if any involved parties are going to be issued a citation
- c) Other driver information
  - i) will be provided by the investigation officer
  - ii) maintain and provide to a company official
  - iii) be certain that other driver information contains vehicle, driver, and passenger information – if missing obtain directly from individuals
- 7) Additional photographs
  - i) obtain photographs of all vehicles involved
    - (1) take photographs from all four sides of vehicles
    - (2) attempt to get photographs of point-of-rest of vehicles
    - (3) photographs are best if taken at a 30-degree angle to the vehicle
    - (4) be certain to get a picture of the license plate number
    - (5) photograph general area from several angles
    - (6) there is no such thing as too many pictures
- 8) Company contact
  - a) Operations
    - i) advise of equipment status
    - ii) advise of delivery status
    - iii) advise if assistance is required
- 9) Safety/Risk Management
  - i) Call and talk to safety
  - ii) be prepared to give a general description of the event
  - iii) advise if persons were transported from the scene by ambulance or emergency vehicle
  - iv) advise if you heard, or have knowledge of anyone complaining of injury
  - v) advise if any citations were issued at the scene, if so, to whom and for what if known
  - b) Drug and alcohol testing
    - i) advise Operations Manager or Safety Manager of any testing conducted by law enforcement
    - ii) you will be advised by the Operations Manager or Safety Manager if additional testing is required and given the location of the collection facility
    - iii) proceed immediately to collection facility location
      - (1) do not smoke
      - (2) do not drink water
      - (3) follow directions of the Operations Manager or Safety Manager as to means of transportation
      - (4) advise collection facility that the test that you are to be given is a post-accident
- 10) Written report
  - a) Prepare a narrative of events leading up to the incident, describing the incident and post-incident
    - i) describe roadway, traffic conditions, weather conditions, direction, and lane of travel for one-mile preceding incident

- ii) describe events that led to the incident
  - (1) lane change, intersection, loss of control, etc of your vehicle and any other vehicles involved
- iii) describe events occurring after the incident
  - (1) impact caused the vehicle to spin out of control and leave the roadway
  - (2) vehicle impacted another vehicle
  - (3) overturn, upset, etc.
- b) Gather all documents
  - i) camera
  - ii) information exchange slips
  - iii) narrative of incident
  - iv) identification of investigating officer and department
  - v) logs
  - vi) all other information
- c) Submit to designated company official as expeditiously as possible

## 11) Management Procedures

- 12) Initial report to insurance carrier/agent
  - i) all available information
  - ii) all persons with whom you have had contact regarding the incident
  - iii) accident citations
  - iv) was drug and alcohol testing conducted
    - (1) by an officer at the scene
    - (2) required by federal regulation
- b) Initiate investigative record
  - i) accident register log completed
  - ii) initiate database entries for the event
    - (1) driver data
    - (2) equipment data
    - (3) accident classification
      - (a) backing
      - (b) lane change
      - (c) rear end
      - (d) etc.
    - (4) date
    - (5) time
    - (6) weather conditions
    - (7) type of roadway
- c) Initial interview with the driver regarding the event
  - i) review driver report and narrative
  - ii) obtain all missing and/or incomplete information
  - iii) review drug and alcohol testing results
  - iv) review citations if applicable
  - v) determine if the driver has any additional information or data
  - vi) review photographs
- d) Supporting documents

- i) obtain investigative agency report
- ii) obtain estimates of repair for all involved vehicles
- iii) request results of independent investigator report(s) from insurance carrier if conducted
- iv) obtain the status of citations if issued
- v) complete entries for data base
- e) Management analysis
  - i) determine the cause or probable cause of the event
  - ii) review accident countermeasures
  - iii) determine if action taken by the driver was an appropriate response for the information that was, or should have been available to the driver through proper use of defensive driving procedures
  - iv) determine preventability
- f) Driver review
  - i) advise the driver of management analysis
  - ii) advise the driver of post-accident training, if applicable
  - iii) advise the driver of disciplinary action, if applicable
  - iv) advise the driver of procedure to appeal management decision
- g) Final steps
  - i) contact insurance carrier to determine the status of liability and/or physical damage claims
  - ii) monitor loss run until liability and physical damage claims are closed by the carrier

## Disciplinary Action

Failure to follow and comply with the directives of this Safety Manual will result in disciplinary action as set forth in the Employee Handbook for Uniquality, LLC.

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