



**HEALTH, SAFETY,
& ENVIRONMENTAL**



SAFETY ALERT

Alert #: SA 24-26

Date: April 28, 2026

Company-Owned Vehicle (COV) Accidents

Purpose

To raise awareness of risks, root causes, and consequences of Company-Owned Vehicle (COV) incidents, and to reinforce expectations for safe driving practices across all operations.

Background

Motor vehicle accidents remain one of the leading causes of occupational injuries, fatalities, and financial loss across U.S. industries. Transportation incidents account for approximately 36-39% of all work-related fatalities, making them the single most frequent cause of death. Over the past decade, more than 21,000 workers have lost their lives in work-related motor vehicle crashes. These incidents range from minor property-damage events to serious injuries and fatal crashes, imposing significant direct and indirect costs on employers.

Common Causes of COV Accidents

Most incidents are preventable and are typically linked to the following behaviors:

- **Distracted Driving**
 - Mobile phone use (calls, texts, apps).
 - In-cab distractions (GPS, paperwork, eating).
- **Speeding / Driving Too Fast for Conditions**
 - Wet roads, fog, construction zones, heavy traffic.
- **Following Too Closely**
 - Reduced reaction time leading to rear-end collisions
- **Driver Fatigue**
 - Long shifts, extended commute times, insufficient rest.
- **Failure to Yield / Poor Situational Awareness**
 - Intersections, merging traffic, backing incidents.
- **Improper Backing Practices**
 - Lack of spotter use.
 - Failure to perform 360° walkarounds.
- **Vehicle Condition / Maintenance Issues**
 - Tires, brakes, lights not properly maintained.

Cost Impact of Vehicle Incidents

Even "minor" accidents carry significant cost implications:

At-Fault Incidents:

Direct Costs:

- Vehicle repair/replacement (\$1,500 - \$50,000+)
- Property damage (third-party vehicles, structures)
- Medical expenses / workers' comp
- Insurance deductibles and premium increases

Indirect Costs:

- Lost productivity / downtime
- Incident investigations and reporting
- Reputational damage
- Legal exposure / litigation



Not-At-Fault Incidents

Even when not-at-fault, impacts include:

- Administrative time and reporting
- Rental/replacement costs
- Insurance claim processing
- Temporary loss of vehicle use
- Potential injury to employees
- Potential rate impacts

Key Insight: *Indirect costs often exceed direct costs by 2-4 times.*

Injury Potential

Vehicle Incidents can result in:

- Minor injuries (sprains, strains)
- Serious injuries (fractures, head injuries)
- Life-altering events or fatalities

Required Preventative Measures

All employees operating COVs are expected to:

- **Eliminate Distractions**
 - No texting or handheld device use while driving. Hands-free use only when necessary.
- **Drive Defensively**
 - Maintain safe following distances (minimum 3-4 seconds). Anticipate actions of other drivers.
- **Manage Fatigue**
 - Do not drive when fatigued. Take breaks as needed.
- **Control Speed**
 - Follow posted speed limits and adjust for road and weather conditions.
- **Use Proper backing Procedures**
 - Perform a 360° walkaround. Use a spotter when available. Back in or pull through when possible.
- **Conduct Pre-Use Inspections**
 - Check tires, lights, mirrors, and brakes before operation.
- **Wear Seatbelts at All Times**
 - Mandatory for all occupants when vehicle is in operation.

Lessons Learned:

- Most vehicle incidents occur during routine, low-risk trips, not long highway drives.
- Familiar routes increase complacency and reduce situational awareness.
- A single moment of distraction can result in life-changing consequences.

Take Action:

- Commit to **safe driving every trip**.
- Report hazards, near misses, and incidents immediately.
- Hold yourself and others accountable.
- Employees are expected to stop driving when conditions, fatigue, or distractions create unsafe conditions.
- Supervisors and managers are expected to model and reinforce safe driving behaviors.

Safe driving is not just a policy, it is a responsibility. Every decision behind the wheel impacts not only you, but your coworkers, your family, and the public.

Proper use of the **GIS LIFE Processes** can help to create a **FAIL-SAFE** Work Environment.

