

SMART PHONES AND DUMB DRIVERS A PERFECTLY AWFUL MARRIAGE

Cell phone related motor vehicle crashes continue to increase. They now account for 27% of all crashes, according to a recent National Safety Council estimate. In addition, texting related crashes now account for 6% of all crashes. As a fellow driver, you probably aren't shocked that one third of all accidents are caused by smart phone distracted drivers. Everywhere you go, you see people driving down the road while staring at their phone.



The rule for your employees should be that there is absolutely no cell phone usage allowed while driving. The only exception should be hands free cell phone use. Texting and driving must be prohibited without exception. The penalty for violation of these rules should be termination of employment.



Juries have consistently proved that they have zero tolerance for drivers who cause accidents while on the phone or texting. Court awards against guilty drivers greatly exceed those of similar accidents where smart phone usage was not involved. Recently, a Corpus Christi Texas Coca Cola bottling company was hit with a \$24 million judgment when their cell phone talking driver hit another vehicle causing that driver significant bodily injury.



At Mobile Insurance, when each employee is hired, they must sign our “Loss Control Driver Safety Agreement.” This agreement is located at www.MobileAgency.com on the “Loss Control” page. This agreement specifically addresses all types of driving standards, and specifically smart phone rules. We recommend all employees who drive on company business, whether in a company car or in their own car, sign this agreement annually.

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