Safe practices with loading, securing and hauling landscape equipment and material
We’ve all heard…

- EXPECT THE UNEXPECTED!
- SLOW DOWN!
- DON’T TAILGATE! KEEP A SAFE DISTANCE BETWEEN YOU AND THE CAR AHEAD OF YOU
- PAY ATTENTION TO THE SIGNS!
- STAY ALERT AND MINIMIZE DISTRACTIONS!
- BE PATIENT AND STAY CALM
Accidents
Agenda

- Pre-trip inspections
- Proper hook-up procedures
- Loading equipment onto the trailer
- Securing equipment on the trailer
- Loading landscape materials and loose items
- Final inspection procedures
- Driving the truck and trailer
- Safe backing procedures
Safe practices with loading, securing and hauling landscape equipment and material

- Reasons to use safe practices:
  - Avoid costly delays
  - Avoid serious accidents and injuries
  - Avoid bad publicity
Hooking up the trailer

- Back up the truck to the trailer
- Set a manual transmission to 1\textsuperscript{st} or reverse and set an automatic to park
- Turn off ignition
- Set parking brake
- Chock tires of the unattached trailer in front and back
- Attach trailer pintle hook or coupler to truck
Hooking up the trailer (cont.)

- Use the proper hitch
- Check the hitch and ball to ensure they are properly secured
- Attach two safety chains and cross beneath the hitch with enough slack to allow for turning easily
- If it is a ball-coupler hitch check size and weight limit
  - mismatching sizes can cause a trailer to uncouple on the road

A trailer became detached from a vehicle that was towing it. It crossed the median and struck Deputy Sheriff Ziegler's oncoming patrol car. He was taken to the hospital where he succumbed to his injuries one day later.
Hooking up the trailer (cont.)

- Hook up electrical plug and check all lights to ensure they are operating properly
  - Check:
    - Tail lights
    - Running lights
    - Directional signals
    - Brake lights
    - Replace burned out bulbs before towing trailer
- If the trailer has its own braking system make sure to check this before towing
- Check the truck mirrors and reposition if needed
Mounting and dismounting trailer, truck and equipment

- Always maintain a three-point contact when climbing, getting on and getting off the tractor, trailer or equipment.
- Two feet, one hand or two hands, one foot always on the tractor, trailer or equipment.
- Face the tractor, trailer or equipment when getting on and off the equipment.
Mounting and dismounting trailer, truck and equipment (cont.)

- **DO NOT** swing out and off the tractor, trailer or equipment when getting off.
- Clean your shoes off. Mud, grease and oil can cause you to slip.
- Make sure ladders/rungs are in good condition.
- Make sure hand holds are in good condition.
- Never carry anything in your hands when mounting or dismounting.
An important factor in towing safety is **tongue weight**, the weight with which the trailer presses down on the tow vehicle's hitch. Insufficient tongue weight can cause the trailer to sway back and forth when towed. Too much tongue weight can cause problems with the tow vehicle.
Gross combined weight rating (GCWR)

- **Gross combined weight rating (GCWR)** is the maximum allowable weight that a road vehicle can tow in combination with its own Gross vehicle weight rating (GVWR). Deducting the GVWR from the GCWR will give you the vehicle's maximum towable weight limit if the **gross trailer weight rating** (GTWR) is unknown.
Gross trailer weight rating (GTWR)

- **Gross trailer weight rating (GTWR)** is the total weight of a trailer that is loaded to capacity, including the weight of the trailer itself, plus fluids, and cargo. The static tongue load, the weight of the trailer as measured at the trailer coupling, is 10-15% of the GTWR.

- In the United States, there are four main weight classes of trailer hitches as defined by the Society of Automotive Engineers:
  - Class I - rated to 2000 lbs.
  - Class II - rated to 3500 lbs.
  - Class III - rated to 5000 lbs.
  - Class IV - rated to 10,000 lbs.
A gross vehicle weight rating (GVWR) is the maximum allowable total weight of a road vehicle or trailer that is loaded, including the weight of the vehicle itself plus fuel, passengers, cargo, and trailer tongue weight.

The GVWR is a safety standard used to prevent overloading.

Ensure the weight of the equipment being loaded does not exceed the Gross Combination Weight Rating. This can be found on the trailer or in the operator manual. If unsure, ask your employer. (Include moisture weight!)
Of course, before products can be delivered, the trucks need to be loaded. As you can see in this picture, someone was not being too careful while using the front end loader, turning this perfectly good vehicle into a perfect total loss.
Securing equipment

- An exposure somewhat unique to the landscaping industry is the flying wheelbarrow. Landscapers need to transport the tools and equipment necessary for the job. Just remember to make sure that all the equipment being carried in or on an open trailer is properly secured. It can be awfully unnerving for a driver to have to avoid flying landscaping tools on the freeway. And 65 mile-per-hour wheelbarrows can do a lot of damage. While we see a few of these claims a year, fortunately we haven’t had any injuries arising out of these situations.
Securing equipment

- Make sure the parking brake is set and wheels are chocked
- Make sure the load is balanced
  - Unbalanced loads can cause:
    - The trailer to sway
    - The trailer hard to control
    - A traffic accident
Securing equipment

- Using chains or straps with ratchet load binders is the best way to secure the equipment
- Make sure gas cans are secure and not loose
- Secure tools with straps or bungee cords
  - Tools can include rakes, shovels, ladders, etc.

Improper Loading and Tie Downs

Another cause of accidents is the way trucks are loaded or tied down. Heavy cargo falling off a flatbed may cause little damage to the truck but can create a major hazard to following vehicles. A load shift during a too-fast turn can cause the truck to flip into an oncoming lane.
Inspection

- **Tires**
  - Always maintain proper tire pressure
  - Replace worn tires
  - Remember—your tow vehicle tires may require a higher tire pressure for towing, especially heavy loads

- Wheel lug nuts/bolts on the tow vehicle and trailer should be tightened to the correct torque.

- Be sure the hitch, coupler, draw bar, and other equipment that connect the trailer and the tow vehicle are properly secured and adjusted.
Inspection (cont.)

- Check that the wiring is properly connected — not touching the road, but loose enough to make turns without disconnecting or damaging the wires.
- Make sure all running lights, brake lights, turn signals, and hazard lights are working.
- Verify that the brakes on the tow vehicle and trailer are operating correctly.
- Check that all items are securely fastened on and in the trailer.
Inspection (cont.)

- Be sure the trailer jack, tongue support, and any attached stabilizers are raised and locked in place.
- Check load distribution to make sure the tow vehicle and trailer are properly balanced front to back and side to side.
- Check side- and rear-view mirrors to make sure you have good visibility.
- Check routes and restrictions on bridges and tunnels.
- Make sure you have wheel chocks and jack stands.
Overloading

- Some companies buy oversized truck bodies to haul large quantities of light items such as grass clippings and mulch; however when these trucks are loaded with soil, sand or gravel, they are easy to overload.

- Overloaded trucks can result in:
  - Accidents
  - Axle breaks
  - Tire blowouts
  - Citations from state or local police
General handling

- Avoid jerky and fast acceleration that may cause your load to shift.
- Drive at moderate speeds. This will place less strain on your tow vehicle and trailer. Trailer instability (sway) is more likely to occur as speed increases.
- Avoid sudden stops and starts that can cause skidding, sliding, or jackknifing.
- Avoid sudden steering maneuvers that might create sway or undue side force on the trailer.
General handling (cont.)

- To control swaying release the accelerator pedal to slow down and keep a firm grip on the steering wheel.
- When being passed by large trucks:
  - Reduce your speed gradually.
  - Do not speed up.
  - Steer straight ahead.
  - The wind the other truck produces can cause the trailer to sway.
General handling (cont.)

- Slow down on bumpy roads, railroad crossings, and ditches
- Avoid sharp turns; wider turns will help prevent jackknifing and hitting curbs
- Frequently check the trailer position using your mirrors
- Be aware that a loaded trailer handles differently from an empty trailer
- Once you reach the worksite set the parking brake and chock the trailer wheels before unloading
General handling (cont.)

These pictures show how care needs to be exercised when towing trailers. In this claim, the weight of a trailer of mulch combined with a sharp corner caused the insured vehicle to turn on its side.
Braking

- Allow considerably more distance for stopping.
- If you have an electric trailer brake controller and excessive sway occurs, activate the trailer brake controller by hand. Do not attempt to control trailer sway by applying the tow vehicle brakes; this will generally make the sway worse.
- Always anticipate the need to slow down.
- To reduce speed, shift to a lower gear and press the brakes lightly.
Acceleration and passing

- When passing a slower vehicle or changing lanes, signal well in advance and make sure you allow extra distance to clear the vehicle before you pull back into the lane.
- Pass on level terrain with plenty of clearance. Avoid passing on steep upgrades or downgrades.
- If necessary, downshift for improved acceleration or speed maintenance.
- When passing on narrow roads, be careful not to go onto a soft shoulder. This could cause your trailer to jackknife or go out of control.
Downgrades and upgrades

- Downshift to assist with braking on downgrades and to add power for climbing hills.
- On long downgrades, apply brakes at intervals to keep speed in check. Never leave brakes on for extended periods of time or they may overheat.
- Some tow vehicles have specifically calibrated transmission tow-modes. Be sure to use the tow-mode recommended by the manufacturer.
Backing the trailer

- Practice backing the trailer
- Always back slowly
- Avoid sharp turns that can result in jackknifing
- Another worker can help by using hand signals
On August 14, 2004, a 25-year-old female career fire fighter died when she fell from the tailboard and was backed over by an engine. The victim took her position on the tailboard and signaled the driver to begin backing. A Captain acting as the “Traffic Control Officer” guided the backing operation from the road on the driver’s side, behind the apparatus, by using hand signals. When the Captain turned and walked into the intersection to stop cross-traffic, the victim fell from the tailboard and was run over by the engine.
Backing the trailer (cont.)

- NIOSH investigators concluded that, to minimize the risk of similar occurrences, fire departments should:
  - modify existing policies to prohibit members from riding on the tailboard or any exposed position when the vehicle is in motion
  - develop, implement, and periodically review standard operating procedures for backing fire apparatus
  - consider equipping apparatus with safety equipment such as mirrors, automatic sensing devices, and/or video cameras to assist with backing operations
Dumping

- Keep the truck on level ground
  - If the wheels are not stable the truck may tip
- Also be aware of soft spots on the ground
  - Once the bed rises during the dump, the weight shifts to the rear axle
  - If a rear wheel sinks in a soft spot the truck can tilt sideways
Documentation

- It is important to know and document the route of each vehicle and the contents of their load
  - For instance: A motorist could complain about a stone hitting their windshield and the documentation could show that vehicle was carrying tarped mulch
Accident procedures
In case of accident

- Stop at once
- Turn on hazard lights or use flares
- Take steps to prevent further accidents
- Determine your location for records and 9-1-1 calls
- Call 9-1-1 and give the following information:
  - Location
  - Number of vehicles and people involved
  - Describe injuries
- Inform your employer and insurance carrier of the accident
In case of accident (cont.)

- Do NOT leave the scene
- If someone needs help instantly tell the 9-1-1 operator for advice
- If there are no injuries you should still call the police and report the accident
  - In some areas police will not respond to a non-injury accident so exchange information with the other driver
- Have your license, insurance and registration ready if possible
Accident documentation

- You do not need to wait for law enforcement to arrive to begin documentation
- Take pictures of the accident (cars/area/signs)
- If no other drivers were involved get the following:
  - Date
  - Time
  - City
  - Nearest intersection
  - Traffic conditions
  - Weather conditions
  - Road conditions (icy, pot holes)
Accident documentation (cont.)

- Information you should get from the other person:
  - Name
  - Address
  - Phone
  - E-mail
  - Car make and model
  - Color of the other vehicle
  - License plate
  - Registration number (VIN)

- Vehicle damage (get pictures)
- Their insurance company name
- Policy number
- Name on policy
- Agent’s name
- Quick description of driver (physical appearance/attitude)
Accident documentation (cont.)

Information you should get for yourself:
- Photos of your vehicle damage
- Name, address, phone/e-mail of your passengers
- List of injuries
- Witness contact information – name, phone/e-mail for 2 to 4 witnesses if possible

Draw diagram of accident
- Streets, signs, obstacles
- All directions of traffic
- Where vehicle occupants were seated (for both cars)
- Landmarks

If police or other emergency responders have arrived get:
- Police officer name/badge number
- Paramedic name/badge number
More landscaping claims
Property damage

- Perhaps the most prevalent claim arising out of landscaper operations are property damage claims arising out of lawn care, specifically objects thrown by mowers, trimmers or blowers.
Other somewhat common claims involve the cutting of underground utilities. Always be sure to contact a locator service, paying close attention to state laws dealing with the effective dates of the locator service report. Some jurisdictions require a second call to the locator service if the excavation job is not performed within a certain time period, some times less than 14 days.
Water damage

Then there are the claims you don’t anticipate. For example, let’s look at a real claim being handled right now by our company. Our insured has a contract for the landscaping and maintenance of a new subdivision. Part of the insured’s responsibility is to maintain the lawns at residences both completed and under construction. A representative of the insured recently saw a lawn of an incomplete residence that needed water. The employee turned on the water and started the irrigation system. Later that afternoon, the employee came back and turned off the water. The next morning, a neighbor noticed water running from under the front door of the house. A lot of water. Our investigation continues, as there are contrary statements as to whether our insured was ever told not to turn the water on at this particular house. Regardless, the amount of damage to this high-end home may run close to $200,000.00.
Water damage (cont.)
Water damage (cont.)
Water damage (cont.)
Water damage (cont.)
Water damage (cont.)
Wrong address

The insured was contracted by a homeowner to apply pesticides as needed on some of the homeowner’s landscape. There was a problem. The insured’s employee went to 101 Hill Street in Smithville. Unfortunately, he was supposed to service 101 Hill Street in Southville, which strangely enough, was only a couple blocks away. Innocent mistake, right? Sure, but as the employee is applying chemicals (in a manner completely consistent with the product labeling and instructions), the homeowner arrived. She was upset, to say the least. The homeowner has presented a claim alleging that the chemicals have possibly entered her home’s special ventilation system and she believes she and her adult sons are suffering health affects as a result. The claimant has demanded that we either buy her a new house or build a new addition to the home so she can seal off what she believes to be the affected area.
Questions