



Train Your Employees In Driving Customer Cars!!!

By Mike Benmoschè

Attention all carwashers with services that require employees to drive customer cars. A major crisis continues to emerge as a result of rising claims associated with accidents from workers operating vehicles on your property. In response to this increase in incidents, more and more insurance companies have begun to decline to renew or write new accounts with this exposure. A few years ago, a prominent carrier writing several carwash accounts across the country stopped writing full-service carwashes or washes that had employees driving customer vehicles. Since then, another national company, who wrote a significant number of carwashes, as well, decided to pull out of the carwashing class altogether.

Most carwash operators should painfully recall the insurance market over the past few years. As these conditions improve, the last thing the industry needs is to convince the insurance companies that this is an uncontrollable aspect of the business. Once we lose those companies that are still interested, it will be difficult to get them back.

This article is intended to alert all operators with driving exposures to some of these potential problems and to offer some guidelines to help prevent the continued rise in claims.

After reviewing several recent losses, the following recommendations were established to aid in adopting a proactive plan to minimize these occurrences.

- ✓ It is imperative that the only personnel (other than managers) permitted to operate a customer's vehicle be appointed as a designated driver. No exceptions.
- ✓ All designated drivers must have a valid driver's license.
- ✓ The driver must have a minimum three years of driving experience.
- ✓ It is recommended that designated drivers wear distinguishing clothing so the management team can easily identify them.
- ✓ Any handicapped or modified vehicles should only be driven by a manager or a driver trained to do so.
- ✓ All drivers should be required to pass a physical driving test administered by the owner or manager. A written test should be offered as well.
- ✓ Each quarter, all drivers should attend a mandatory driver's safety meeting. All of those in attendance should be required to sign off indicating the date and time of each meeting attended.
- ✓ The owner should require all new drivers to present a copy of their driver's abstract from The Department of Motor Vehicles. This procedure should also be required of current drivers on an annual basis.
- ✓ It is recommended that, if you clean rugs at the entrance to the wash, you place the driver's side mat on the passenger's side until the vehicle is ready to be returned to the customer.

- ✓ The employee should start the vehicle only when it is in park. This is especially important for SUV's.
- ✓ Employees should be trained to turn off the engine and pull the emergency brake whenever a vehicle experiences sudden or rapid acceleration.

Keep in mind that this is by no means an all-inclusive list. I am certain that you have other ideas that are unique to your operations. Accidents resulting from employee error do not have to be a problem. By following the preceding precautionary rules, operators can reduce the potential claims that result when these procedures are ignored. The nice byproduct to implementing this type of approach is the benefit of providing a safer place for both your customers and your employees.

Let's not open another door for the insurance markets to overprice or refuse your insurance. This process can make a significant impact in the fight to keep these markets open and competitively priced. ■



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Free Carwashes on Veteran's Day

A program offering free carwashes to veterans is expanding from its inaugural effort in Ephrata, PA, last year to include other carwash locations around the Northeast.

Tom Montaine, spokesperson for "Grace for Vets," said the program will give free carwashes to veterans on Veteran's Day, November 11. Montaine said the founder of the event, Mike Mountz, will again participate with four locations of Cloister Car Wash and Lube.

The rules of the program are simple. The free carwashes are only available on Veteran's Day, and the program is based on an honor system. No proof of veteran status is required.

Carwash operators who would like to participate in the Grace for Vets program should sign up at the group's website, www.cloistercarwash.com. ■

