

NRCC Claims Committee Review

By Mike Benmoschè

When the NRCC Claims Management Committee was formed some two years ago we advised our readers that we would periodically post our meeting minutes. Since the purpose of this organization is to help operators provide a safer environment for their customers and employees, we would like to share some of the highlights of our most recent meeting.

On March 15, 2005, the NRCC Claims Management Committee met in Cromwell, CT. The first order of business included a review of newly reported claims along with a suggested preventive action plan. The following is a brief synopsis of that discussion.

Claim: Unknown person(s) stole a vehicle while the tires were being cleaned. Keys were left in the ignition while our client was working on the car.

Response: Establish a designated location to store keys. Do not leave in the ignition. Require a receipt before releasing vehicle.

Claim: Customer claims damage to her vehicle during the carwash. Wash noted "prior damage" on the sales ticket – this claim was never paid by the company.

Response: Develop a written procedure for pre-existing damage.

Claim: Water damage to a 2004 Lincoln. Our employee put the vehicle through the wash with the windows down.

Response: Employee training. Safeguards are an important part of any training process. These should be spelled out to all workers on a regular basis

Claim: Damage to customer's vehicle. Employee hit the gas pedal instead of the brake.

Response: Training (carelessness) of the driver. In this case the loss occurred because this was not a designated driver. This is the reason many of these types of claims arise. Any employee that operates customers' vehicles should be selected for their experience and trained accordingly.

Claim: Personal injury to a customer. At a lube, a customer sneaked onto the back of her pickup even though it was clearly a violation of customer policy. When the customer stepped off the back of the truck she fell into the pit, which was unprotected by any safeguards.

Response: Any pit or open space should have a net or some other protective device to avoid accidents caused by falling. Additionally, employees should be trained to recognize the presence of anyone in or around areas where they are not authorized to be.

Claim: An employee lost control of a customer's vehicle as it exited the wash. There was an issue with wet brakes on some cars.

Response: Training of designated driver's response to hazards and vehicle awareness.

Claim: An employee driving a customer's vehicle could not stop coming out of the wash and struck three vehicles. A water bottle left by the owner stuck under the brake pedal.

Response: The employee should have been trained to turn the ignition off and use the emergency brake.

Claim: A motorcyclist lost control on a public road attempting to make a turn after driving past the exit of the carwash. He alleged that the run off from the wash made his tires slippery.

Response: Caution signs should be posted for appropriate conditions. The town or municipality might also be willing to clean the roadway periodically.

In addition to the claims review, we also discussed the importance of having safety meetings with employees at least twice a year. A form was introduced that could be helpful in documenting these formal gatherings. They will be available through the NRCC website along with the other loss prevention materials.

It was also necessary to remind any organization using the NRCC forms that they are meant as boilerplate documents only. They should be designed specifically to meet the needs of individual operators as they feel they pertain to their own operations.

As always, our wish is that sharing this information has helped offer some new ideas or resurrected some old ones. In either case, we are hopeful they will be of use as you develop a strategy to improve safety at your location. ■

Mike Benmoschè is with Mang Insurance. You can reach him at 800/891-9274 or at m.benmosche@manginsurance.com.



Mike Benmoschè

89

2005 CALENDAR

SEPTEMBER 28

Carwash Tour &
General Membership Meeting
Saratoga Automobile Museum Tour
Gideon Putnam, Saratoga Springs

Information? 518/877-6779

www.nyscwa.com