

You can't avoid accidents, but you can be prepared for them

By [Jason Mellow](#)

22 Apr 2021

There has been no better example of 'accidents will happen' than the recent drama in the Suez Canal, where a super tanker hit the bank and managed to bring one of world's busiest sea routes to a complete standstill.



PublicDomainPictures via [Pixabay](#)

Fortunately, there was no loss of life in this instance, but accidents during the course of work are a fact of life, and there are often fatal consequences.

While you can't avoid all accidents, we would like to highlight some of the main causes and how – with a bit of planning, adequate supervision and regular maintenance – you could make sure you've done all you can to cut the risk of fatalities during work.

1. Overloading

In an economic climate where everyone is turning a rand over twice before they spend it, some companies consider overloading their vehicles in order to get the most out of each trip. As tempting as it may be, a vehicle carrying more capacity than it was designed for can be a ticking time bomb:

- The tyres can overheat and wear rapidly, with an increased chance of premature, dangerous and expensive failure or blow-outs.
- Your driver will have reduced control and operating space.
- The vehicle is less stable, harder to steer and takes longer to stop.
- Brakes have to work harder and can wear down quickly and overheat.

2. Delivery

A MasterCard [study](#) has shown that 68% of South African consumers are now shopping online, with lockdown regulations

accelerating this trend. This has increased the amount of delivery vehicles on the road – and the number of accidents involving them.

In fact, according to the Minister of Transport, while the 2020 festive season road accidents statistics saw a 7% decline in fatalities and 10.3% decline in fatal crashes, year on year, fatalities caused by heavy vehicle accidents were up from [3.7% to 5.2%](#).

3. Construction

A report about the construction sector by the Federated Employers Mutual Assurance Company notes that there has been a worrying increase in fatalities, with 10% of these accidents in the Western Cape as a result of construction workers falling from heights. (In 2017 it was already at 1.5 to 2.5 per week, according to the Department of Labour's [statistics](#)).

The reasons given for this rise included risky construction activities, and dangerous site and environmental conditions. The report went on to encourage construction employers to implement "fall protection plans, the proper use of Personal Protective Equipment, legislative compliance as well as adequate training to help curb and ultimately eliminate these [accidents](#)".

4. Driver error

According to a Road Traffic Management Corporation report in 2019, a staggering 86% of [road fatalities](#) resulted from human factors at a cost of 3.4% of the country's GDP. Drunk driving and driver fatigue were huge factors relating to fatal accidents. Proper driver education, combined with realistic schedules, will go a long way to help bring these figures down.

If any of these factors affect your company, make sure your business has the right accident insurance to cover the company and its employees from financial loss. And, just as importantly, ensure you understand your policy's limitations and what is not covered.

For example, pay-outs will not be made if the driver does not have a valid licence or the correct code of licence for the vehicle they are driving. Of course, if they are driving while under the influence of alcohol then all bets are off.

It's important to ensure that your business, your staff members and their families are looked after when they need it the most. Consider insurance cover for accidental death or injury of an employee in the course of employment.

The employer will be compensated for additional costs incurred as a result of the accident. The pay-out may be used to contribute towards the employee's medical bills, compensate the family or hire a temporary replacement worker while the employee recovers.

As always, work closely with your insurer to assess your risks and get the right cover in place. Accidents will happen – all you can do is be prepared.

ABOUT THE AUTHOR

Jason Mellow is Head of MWay Business Insurance.

For more, visit: <https://www.bizcommunity.com>