RISK MANAGEMENT CORNER

Electronic Interference

Grab a pencil and paper and make a list of everything important to you—who or what would you literally lay your life on the line to protect?

It's probably fair to say that all the special people in your world are at the top of your list. Did you include your cell phone or tablet? Tongue in cheek, would you "take a bullet" for your smartphone? Probably not. Yet, metaphorically speaking, that's exactly what people do when they use electronic devices while driving. A phone call or text becomes more important than their own life and the lives of others. Put bluntly, they are willing to possibly kill for or be killed by their distraction.

In news interviews with people who have survived a disaster, almost universally they express overwhelming relief that everyone is safe. In dire situations, it becomes clear that lives, not things, are what matters. You might have to look long and hard to find someone who says, "I'm so thankful my cell phone made it through safely!"

All joking aside, if electronics are interfering with your ability to focus on driving, perhaps it's time for a vivid reminder of what's important to you. Take your list and put it in your vehicle where you see it every time you climb behind the wheel. Then, turn off your electronics, put them out of reach, and drive to your destination safely.

Federated Insurance wants to know "<u>What is Important to You?</u>" and wants help you eliminate distracted driving at your business. We have employee training materials, risk management assessments, sample driving policies, partner and industry resources, and other tools available to help you and your employees avoid the destruction, litigation, regrets, and financial headaches resulting from a distracted driving-related crash.

To complement Federated's campaign against distracted driving, we encourage you to also visit the National Safety Council[®] website.* The NSC observes April as Distracted Driving Awareness Month, and wants to "empower you to put safety first and *Take Back Your Drive.*"

Those people on your list? They want you to make it home safely every day. And, so do we! Contact your local <u>Federated marketing representative</u> for more information, or log on to <u>Federated's Shield Network®</u> to find resources and materials.

*http://www.nsc.org/learn/NSC-Initiatives/Pages/distracted-driving-awareness-month.aspx

This article is intended to provide general information and recommendations regarding risk prevention only. There is no guarantee that following these guidelines will result in reduced losses or eliminate any risks. This information may be subject to regulations and restrictions in your state and should not be considered legal advice. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state laws. © 2016 Federated Mutual Insurance Company. All rights reserved.

