

Avoiding Reversing Collisions

Reversing collisions are one of the most common claim types experienced by Vero motor fleet customers, despite the fact that only a small proportion of time is spent driving a vehicle in reverse. While these types of claims are often low in value, their high frequency and other hidden costs such as time off the road, claims administration fees and increased premiums can cause these rather small incidents to quickly escalate in cost.

Damage is caused to the vehicle when it is reversed into a stationary object, another vehicle, or in a worst case scenario, a child or other pedestrian.

Reversing a vehicle and the law

In all states, the road rules clearly state that a driver must not drive a vehicle in reverse unless it is safe to do so. The law also states that drivers should not reverse a vehicle any further than what is reasonably required.

In an insurance liability setting, the driver who is driving in reverse is automatically deemed to be the at fault driver, regardless of other circumstances (ie: other vehicle illegally parked, forward moving driver moving at speed, etc).

Tips for reversing safely

Reversing incidents generally occur at slow speeds and are easily preventable. The following tips will help eliminate the majority of reversing related incidents.

- ▼ **Assess the vehicle's condition** – ensure the windows are clean and the mirrors are positioned correctly for the driver's height. If the vehicle has reversing sensors these should be regularly checked to ensure they are functioning properly.

- ▼ **Check for potential hazards** – Prior to entering the vehicle, the driver should check the surrounding area for hazards, including animals or small children who may be nearby. When driving commercial vehicles with high bodies or stacked loads, the driver should be aware of overhead objects such as awnings or bridges and ensure their vehicle will fit safely underneath. If hit, these may damage the vehicle or injure people nearby. When reversing a heavy vehicle, the driver should ensure the ground surface is strong enough to carry the vehicle's weight.

- ▼ **Ask for assistance** – If, after checking the surrounding area, a driver is still unsure about reversing safely, they should ask for help. The guide should be positioned so that they are easily seen and are safe from other vehicles.

- ▼ **Reverse slowly.**

- ▼ **Never reverse from a minor road onto a major or busy road.**

- ▼ **Encourage drivers to reverse when parking, so that they can drive forward when exiting.**

Risk management initiatives to consider

If reversing incidents are an issue for your organization, there are a few initiatives which you can consider.

- ▼ **Vehicle inductions** – When employees use a new vehicle type or style for the first time, a full induction should be completed. This should include properly positioning all mirrors, becoming familiar with the locations of all controls, and practicing reversing the vehicle.

- ▼ **Blind spot mirrors** – Some vehicle types have less visibility than others when reversing. In these cases, consider fitting blind spot mirrors.

- ▼ **Vehicle selection** – If possible, select vehicles which are smaller and easier to park in cramped or busy locations.

- ▼ **Vehicle technology** – Consider purchasing vehicles with reversing sensors or cameras, however it is important to ensure that these are used to supplement, not replace, the driver physically checking for hazards and looking while reversing.



For more information:
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