



## EXECUTIVE SUMMARY

Snow events are a relatively common occurrence in Connecticut; depending on the location in the state, snow accumulation ranges from 16 to 42 inches annually. Given the frequency of snowfalls, mixed with the increasing number of large storms over the past number of years, snowplow drivers are being asked to work longer hours.

## SCENARIO

The incident occurred at approximately 5:15 PM immediately following a January snow storm, which had caused snowbanks between 5 to 10 feet high. A public works driver, who had been on the road for approximately nine hours without a break, reported feeling fatigued as he was driving home from his scheduled shift in a Department of Public Works flatbed pickup truck with snowplow attached. As he approached an intersection with a stop sign, he turned left without stopping. While turning, he struck a 68 year old female in the crosswalk, throwing her approximately 10-15 feet in the air and onto a snowbank. The driver apparently did not see that he hit the claimant and continued driving down the street without stopping. Two witnesses confirmed that the pickup truck failed to stop for the stop sign and struck the claimant.

## LESSONS LEARNED

- **Policy for Break Time.** Develop, communicate, and enforce a policy that identifies how often Snowplow Drivers should take breaks during both Normal Day Operations and "After Hours" Operations. Maintain documentation that verifies the Policy for Break Time is being followed.
- **Conduct Regular Internal Training.** In the majority of liability lawsuits, the plaintiff's attorney tries to prove that either the defendant failed to follow policy or that the department has provided inadequate training on that policy or applicable laws. Consider implementing a training curriculum that communicates internal policies and job-related hazards, including best practices on how to handle them. Such training topics could include proper hydration and nourishment during snow events, as well as internal policies related to break time.

- **CIRMA Snowplow Safety Training.** CIRMA offers a number of Snowplow Safety trainings, usually held in the fall right before snow season. Consider having staff attend to further ensure preparedness for the season's upcoming snowfall events.
- **After Accident Review.** The accurate completion of an accident investigation will aid in the prevention of future accidents by discovering and removing accident causing conditions, implementing corrective actions, and clarifying training and retraining needs.

## SAVINGS:

The scenario illustrated above led to an out-of-court settlement in the amount of \$300,000. Other snowplow incidents with similar factors have amounted to over \$6 million in CIRMA Liability-Auto-Property Pool claims over the past five policy years. Many of these accidents are either preventable, or the damages caused by them can be mitigated through programs outlined in the *Lessons Learned* section.

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For more information on this topic, please contact your CIRMA Risk Management Consultant.