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Off-road and construction equipment

Off-road and construction equipment: What could go wrong?

Consider scenario #1:
Head-on collision between private passenger vehicle and a company's off-highway truck.

An off-road company truck was being driven on a public road when it was involved in a head-on collision with a passenger vehicle. Fifteen citations were issued by the responding officer for the truck. Since construction off-road equipment is not designed to operate in traffic, the Federal Motor Carrier Safety Administration (FMCSA) recommends that it should be accompanied by escort vehicles or in some other way separated from the public traffic.

Consider scenario #2:
A UTV accident occurs on a public roadway.

The Utility Task Vehicle (UTV) was owned by the passenger's father's company. It is unclear if the vehicle was being operated legally or if the driver had received any training. The accident occurred on a public roadway.

The insured's 14-year-old son had three teenage friends over and took the insured's 2013 Polaris Ranger UTV for a ride. The vehicle caught the edge of the gravel road and rolled one time into the ditch, landing on its wheels. All four occupants were thrown from the UTV. No one was wearing a helmet or seatbelt. One of the occupants lost an arm. Luckily there were no fatalities. Millions of dollars were set aside for future damages.

Consider scenario #3:
Insured CAT® skid loader burned up in a fire.

An insured CAT skid loader was loaned to an employee to work on his own driveway. The person operating the skid loader at the time of the event had unknown experience and was a friend of the employee. The skid loader was driven into a bonfire and either became stuck or quit running while trying to stoke the fire. The skid loader was a total loss.

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Consider scenario #4:

The on-site collision of two large construction loaders.

Two large construction loaders were operating in the same area. The first loader was backing down the ramp from the crusher. A second loader was directly behind the first loader and a collision resulted.

An on-site collision between two pieces of equipment is commonly attributed to distracted operation or improperly trained personnel. Tens of thousands of dollars in damage to the loader resulted.

Equipment used in the construction industry often has a high cost that can reach into the hundreds of thousands of dollars. Insurance that is provided to protect the equipment takes into account these values as well as the damage it can cause from a liability standpoint. Liability coverages are often 20 to 40 times higher than what is provided for private vehicles or equipment. Improper use and coverages can result in catastrophic consequences.

Simple rules

- Equipment and vehicles should only be used for their intended purpose.
- Off road means **off road** and should not be used on a public road unless properly equipped, escorted or hauled.
- Do not loan the equipment to others.
- Make sure all operators are properly trained.
- Do not mix personal use and business use.

Protect the business you've worked so hard to build by following these simple rules. Don't let it be taken away because of one bad decision.

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