

# Inexperience Creates a Bad Experience



## the facts

Acme Logging Company was transporting a 500 gallon tank used to fuel equipment in their logging operations. On its way to the jobsite, the truck that was hauling the fuel tank was involved in an accident that caused the tank to rupture. This caused the contents to spill into a nearby stream resulting in widespread contamination to the stream's ecosystem.

It was later revealed that the employee driving the truck had less than 2 years of commercial driving experience. In addition to his inexperience, he was also involved in an at-fault accident and received several minor citations within the past 5 years.

### Risk Factor #1

Better screening of Acme's driver may have helped to avoid this claim all together.

## the result

Remediation and fines levied by the Department of Fish and Game, local water agencies and the county in which the accident occurred totaled over \$250,000. Acme Logging Company did not have auto pollution liability coverage and therefore had to pay the amount out of pocket.

Most logging operations have a substantial exposure to pollution claims because the fuel needed to run the equipment must often be transported to remote areas. Having auto pollution liability coverage would have alleviated Acme Logging Company from having to pay property damage and cleanup costs out of pocket because they are covered in the policy.

### Risk Factor #2

Participating in a "pull" program with the DMV is one way to stay on top of employees' driving habits.



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