



Toolbox Talk

The Three-Point Rule: You Don't Have to Fall Off a Truck

Falling while getting into or out of heavy equipment, a truck or tractor cab, hooking up air and electrical Lines or mounting or dismounting trailers is a sure way to get seriously hurt. An insurance industry study showed that falls from vehicles produced injuries that were almost 25% worse than other types of injuries.

Even an ankle sprain can play havoc with your ability to use the clutch. Minor injuries can mean major costs for you in terms of lost income and downtime. The biggest single cause of falls from a vehicle is driver error and failure to follow the "three-point rule."

What Can You Do to Avoid Falls?

No matter what type of access system your vehicle has available, use the "three-point" system to significantly reduce the chance of a slip or fall. The "three-point" systems means *three* of your *four* limbs are in contact with the vehicle at all times – two hands and one foot, or two feet and one hand.

The "three-point" system allow a person to have maximum stability and support, thereby reducing the likelihood of slipping and falling. Be a winner; use the THREE-POINT system.

Do's

- Wear shoes with good support not sandals, bare feet or high heels
- Exit and enter facing the cab
- Slow down and use extra caution in bad weather
- Get a firm grip on rails or handles with your hands
- Look for obstacles on the ground below before exiting

Don'ts

- Don't climb down with something in your free hand. Put it on the vehicle floor and reach up for it when you get down on the ground
- Don't rush to climb out after a long run. Descend slowly to avoid straining a muscle
- Don't ever jump out. You may land off balance or on an uneven surface and fall
- Don't use tires or wheel hubs as a step surface
- Don't use the door frame or door edge as a handhold
- Don't become an injury statistic

The only person who can prevent a fall is you! The professional driver or operator knows all the do's and don'ts of getting in and out of vehicles and practices the "three-point rule" every day.

Third Coast Underwriters is a division of AF Group and its subsidiaries. Insurance policies may be issued by any of the following companies within AF Group:

Accident Fund Insurance Company, United Wisconsin Insurance Company, Anident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company.





Topic:	Organization/Department Name
Date:	
Presented by:	

Attendee Printed Name	Signature

Comments:

Third Coast Underwriters is a division of AF Group and its subsidiaries. Insurance policies may be issued by any of the following companies within AF Group:

Accident Fund Insurance Company, United Wisconsin Insurance Company, Arcident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company.