



# Keep it moving!

## Inside this issue:

Hazard perception: Expect the unexpected ..... 1

Safety focus: Exercise hands to prevent injury ..... 3

How many calories are in your Thanksgiving dinner? ..... 4

**Berkley Agribusiness is here to partner with our customers to assist them with their insurance needs.**

**The hazards and risk of commercial agribusiness are unique to that type of business. Risk control that is experienced and knowledgeable in commercial agribusiness can assist you in controlling those hazards and risk. Berkley Agribusiness experienced and specialized claims personnel will provide a customer-first approach to handling your claims.**

## Hazard perception: Expect the unexpected

Every time you get behind the wheel, you face potential hazards — everything from debris on the road to inattentive drivers.

Learning to recognize and respond to potential hazards is a skill all drivers need to continually work on throughout their professional driving career. It is important that drivers understand the nature of and the clues to recognize hazards.

We will look at:

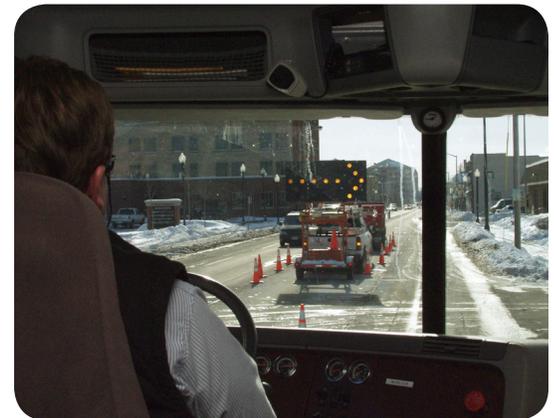
- Hazard recognition;
- Road hazards
- User hazards; and
- The importance of planning ahead.

### Hazard recognition

A hazard is any road condition or road user that can pose a potential danger to the motoring public. Being aware of and anticipating potential hazards is key to preventing accidents.

You should continually look for clues or signs of potential hazards. You should conduct an effective visual search and scan the entire sight area. Focus on the road, vehicles, and other problems (debris, etc.) to the left and right, and behind. You should always look far enough ahead of your vehicle to:

- Give yourself time to spot a problem;



- Decide on the best way to avoid the problem;
- Check traffic; and
- Give yourself enough time to maneuver away from a potential situation.

As a general rule, you should look about 12 to 15 seconds ahead of your vehicle.

### Road hazards

Road hazards are outstanding characteristics of the road surface that could affect your ability to control your vehicle or see clearly. They may be naturally occurring, man-made, or a combination.

**Pavement drop-offs** — Driving too close to the edge of the road can cause a vehicle to suddenly tilt. It can cause a vehicle to hit roadside objects such as tree limbs or signs. It is also difficult to steer a vehicle when crossing a pavement drop-off.

*(continued on page 2)*

---

# Hazard perception: Expect the unexpected *(continued from page 1)*

**Road debris** — Road debris can cause damage to a vehicle's tires and rims as well as a vehicle's electrical and brake lines. Obstacles that appear harmless can actually be dangerous. A box or bag that appears to be empty may contain damage-causing material.

**Road construction** — Narrow lanes, sharp turns, poor visibility, unclear markings, and uneven surfaces are just some of the potential hazards when traveling through a work zone.

**Off-ramps** — Off-ramps often have speed limit signs posted. Keep in mind that the speed posted is the recommended speed, in good weather conditions, for an automobile. This posted speed may not be safe for larger, higher profile, and combination vehicles. Exits that go downhill and turn at the same time are especially dangerous, as the downhill grade makes it difficult to slow down.

**On-ramps** — Another driver entering a highway may not be paying full attention and may not notice vehicles approaching from behind or from the side.

**Underpasses** — Space above the vehicle is often a forgotten issue. There are several things that can be done to safely navigate underpasses:

- Know the vehicle's current height (an empty vehicle rides higher than a loaded vehicle);
- Use available resources from state agencies and/or private companies to get a general idea of the height of underpasses;
- Avoid unmarked or low clearance underpasses;
- Never assume the posted height is correct; and
- Watch for signs of road repair as even a few inches of blacktop can raise a road surface, changing the clearance.

## User hazards

User hazards are outstanding characteristics or activities of those who use the road and could become a potential hazard.

**Intersections** — You always need to be prepared to stop when approaching an intersection. Vehicles can be hidden and all drivers may not have a clear view of traffic. This can cause drivers to pull into an intersection without being sure that it is safe.

**Blocked vision** — Limited or blocked vision can pose problems for motorists. Windows blocked or covered by items in a vehicle as well as windows covered by ice and snow in the winter can pose potential hazards to all on the road.

As with intersections, drivers dealing with blocked or limited vision may make driving decisions, such as lane changes or pulling into an intersection, without being sure that it is safe.

**Disabled vehicles** — Drivers changing a tire or working on an engine may not be paying attention to traffic. Clues to watch for when it comes to this user hazard include raised hoods and flashing lights.

**Inattentive/distracted/confused drivers** — Drivers who are inattentive, distracted, or confused often make driving maneuvers and/or decisions suddenly, without warning. Clues to watch for include drivers that drift into a lane of traffic, have varying speed (slowing down/speeding up) for no reason, show hesitation, and/or drivers engaging in what can be distracting behavior (talking on cell phones, eating and drinking, reading, etc.).

**Accidents** — There are several hazards a driver should watch for when driving past an accident scene. People involved may not be paying attention to traffic and passing motorists tend to slow down, or in some cases, stop to look at the accident.

## Plan ahead

Strong observation skills and the ability to think fast are important. In a flash, a hazard can easily turn into an emergency situation. Being prepared improves safety for everyone on the road.

Follow these tips:

- Stay alert;
- Look well ahead of the vehicle;
- Continually scan; and
- Use the vehicle's mirrors.

Recognize potential hazards, consider options, make a plan, and if necessary, carry out the plan.

### Recognize the hazards when driving

- Continually look for clues.
- Conduct an effective visual search.
- Look far enough ahead to:
  - Give yourself time to spot a problem.
  - Decide on the best way to avoid the problem.
  - Check traffic.
  - Maneuver away from the problem.



# Safety focus: Exercise hands to prevent injury

Gripping a steering wheel daily for long periods can be hard on a commercial driver's hands. Over time, fingers and wrists may weaken and become stiff.

By practicing a few simple exercises — that take minimal time — you can strengthen your extremities and may reduce the risk of injury. Some exercises can be done while behind the wheel, while others during downtime. Of course, drivers should seek medical advice for any serious or chronic condition.

## Clenched fist

The clenched fist exercise is performed while seated and requires you to:

1. Position your open hands on your thighs with palms up.
2. Slowly make a fist with your hand, being careful not to clench too tightly.
3. Touch your forearm to your legs.
4. Raise your fist off the leg and bend back toward your body.
5. Hold 10 seconds.
6. Lower your fists.
7. Slowly open your hands wide.
8. Repeat 10 times

## Thumbs-up exercises

Referred to as push-and-pull exercises, the first step is to make a fist and give a thumbs-up sign.

You are creating a resistance using the muscles in your hand and thumb as you keep your thumb from moving.

### Pull exercise:

1. Use your free hand to gently pull back on the thumb.
2. Hold 5 to 10 seconds.
3. Repeat using other hand.

### Push exercise:

1. Use your free hand to gently push your thumb forward.
2. Keep the thumb pointing toward the ceiling.
3. Hold 5 to 10 seconds.
4. Repeat using other hand.

Following are some common hand/finger exercises. There are many more available for consideration that could supplement the information provided.

To warm up muscles, some may find it beneficial to use a heating pad or warm water for five to ten minutes prior to exercise. Note that individuals should never stretch to the point of pain.

## Praying position

Commonly called the praying position, this stretching exercise requires your arms to touch each other from the tips of your finger down to the elbow. While standing:

1. Put your palms together (praying position) in front of your face with elbows touching each other.
2. Press palms together as you slowly separate your elbows and lower your hands to your waist (by your belly button).
3. Hold this position for 10 to 30 seconds.
4. Repeat.

## Ball squeezes

These exercises should only be performed two to three times per week to avoid damaging your thumb joint. Hands should be rested for at least 48 hours between workouts. To strengthen grip:

1. Squeeze a soft ball firmly for 5 to 10 seconds.
2. Repeat 10 to 15 times.
3. Perform exercise on other hand.

### To strengthen pinching movement:

1. Squeeze ball (or putty) between fingertips and thumb.
2. Hold for 30 to 60 seconds.
3. Repeat 10 to 15 times.
4. Perform exercise on other hand.

## Hand and wrist stretches

1. Begin by opening your hands and stretching your fingers as far as you can.
2. Close your hand to make a fist.
3. Repeat twice.

Berkley Agribusiness, a Berkley Company, and affiliated companies assume no liability in connection with your use or non-use of the information provided in this document and do not guarantee that the information contained herein includes all possible risks or unusual circumstances that may occur in or to your business or that the advice or recommendations contained herein comply with all federal, state or local laws or regulations. Any advice or recommendations made in this document are intended to assist you in reducing risk of loss, thereby reducing the possibility that our companies will need to make a payment under an insurance policy. These recommendations are not intended to substitute for any obligation that you or anyone else may have to survey, repair, or modify any property, equipment or operations or to conduct safety programs. It is your legal responsibility to maintain safe premises, equipment and operations. This document provides general information only, is not legal advice, and is not a statement of contract. Any statement regarding insurance coverage made herein is subject to all provisions and exclusions of the entire insurance policy. | Copyright © 2015 Berkley Agribusiness, a Berkley Company. All rights reserved.

## How many calories are in your Thanksgiving dinner?

*“Gratitude turns  
 what we have  
 into enough.”*  
 ~ Author Unknown



**Resist the temptation  
 to overindulge at  
 holiday gatherings.**

Did you know that the traditional Thanksgiving meal can contain as many calories as what you might consume in an entire day? Most of the basic foods are pretty nutritious. It’s those delicious extras that can pile on calories. Here are calorie counts in some of your favorite Thanksgiving dishes.

### #1: The Turkey

Turkey alone is very lean with low fat, but who doesn’t want gravy (pure fat) and cranberries on top? **The numbers:** 4 oz. of white meat is 158 calories; 4 oz. of dark meat 183 calories. Add about 25 more calories if you eat the skin too. The meat has less than 2 grams of fat.

### #2: The Stuffing (Grandma’s)

Of course, everyone has their favorite recipe, but grandma’s is the best. This dish has the most sodium of any of the favorites. **The numbers:** 165 calories, 4 grams of fat, 515 milligrams of sodium.

### #3: The Sweet Potatoes

Ah, nutritious sweet potatoes, but who wants them on Thanksgiving unless they are mixed with butter and brown sugar and topped with marshmallows? **The numbers:** 305 calories, 4 grams of fat.

### #4: The Mashed Potatoes

Yes, that’s right. We need two kinds of potatoes. Nice fluffy potatoes loaded with gravy. **The numbers:** 185 calories, 3 grams of fat (minus the gravy).

### #5: The Gravy

Can you eat mashed potatoes and stuffing without gravy on top? **The numbers:** 100 calories, 4 grams of fat.

### #6: The Biscuits

Can you eat just one biscuit? These are hard to resist and very useful for soaking up any excess gravy. **The numbers:** 212 calories, 10 grams of fat (without the butter on top).

### #7: The Green Bean Casserole

This is a Thanksgiving staple in many households. Green beans are healthy too, except for those delicious onion rings on top. **The numbers:** 366 calories, 2.1 grams of fat.

### #8: The Pie

When you think of Thanksgiving dessert, you think of pie. Whether it is pumpkin, apple, or mincemeat, a nice big slice slathered with whipped cream is hard to turn down. **The numbers:** 310 calories, 20 grams of fat.

### #9: The Drinks

Whether it is wine, beer, a cocktail, sparkling cider, eggnog, or a few sodas, the calories add up. **The numbers:** 120 calories or more.

If you add it all up, you can consume about 2000 calories at Thanksgiving dinner if you have one helping of everything or 3500 or more calories if you have more helpings. Think moderation, but if you can’t, better wear the pants with the elastic waist.