

To The Point

Special Use and Customized Vehicles

CHUBB®



Special use or customized vehicles are often necessary to get the job done. However, these unique vehicles also come with unique hazards and risks not mentioned in the owner's manual.

Examples of special use and customized vehicles:

- Trailers and trucks with extendable lift gates
- Mobile broadcast trucks with long wheel bases
- Extended reach boom trucks
- Truck with rear-mounted forklifts

Drivers need to take particular care when operating vehicles like these. Knowing the vehicle's unique performance issues and how to avoid crashes and incidents is an important part of driver training.

Special Hazards

Since specialized vehicles have unique features that can be hazardous, drivers require additional training to operate them. Below are a few safety issues to consider when operating a special use or customized vehicle:

- A top-heavy vehicle is more susceptible to tipping over, especially when making turns or on bumpy or sloped ground. With some specialty vehicles, even driving the posted speed limit can lead to tipping over on a sharp curve.
- Customized vehicles are often heavier than the original vehicle designed for the chassis.
- Heavy vehicles accelerate slowly and require more distance to come to a complete stop.

- A longer wheel base means a reduced turning radius, which can be a problem if the vehicle has to make tight turns.
- Equipment that extends beyond the chassis or frame of the vehicle creates hazards.
- Customized vehicles often have blind spots for the driver, increasing the risk of collisions.
- Operating an oversized vehicle on a busy highway can create traffic problems, which may require special signage and warning lights.
- Taller-than-normal vehicles are often restricted from certain roads with low clearances.
- Heavy vehicles may require special permits for road use.

Avoiding Incidents and Increasing Safety

If you own a special use or customized vehicle, or are planning to add one to your fleet, keep the following tips in mind.

- **Be proactive** by providing training for your drivers on issues such as clearance, acceleration, braking, turning, tipping, and blind spots.
- **Do some research** on practices for safe operation and crash avoidance—check out resources such as the National Highway Traffic Safety Administration (<https://www.nhtsa.gov/>) and manufacturers' websites.
- **Training and education** are vital to driving safely in customized and special use vehicles.

Learn More & Connect

For more information on protecting your fleet, contact your local risk engineer, visit the [Chubb Risk Consulting Library](#), or check out www.chubb.com/engineering.

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