

## Summer Newsletter 2021



### Auto Liability

Make sure you are covered for any bodily injury or property damage done to outside parties that you may be responsible for. Standard limit of \$1,000,000 available.



### Motor Truck Cargo

Be protected in the event of loss or damaged cargo that is covered during the course of transit. Standard limits of \$100,000, \$250,000 and higher available.



### Physical Damage

Have peace of mind knowing that your livelihood is covered in the event of a disaster. Make sure your vehicle is correctly valued to get the most out of this coverage.



### Reefer Breakdown

Increase your hauling opportunities with this coverage while being protected for losses to freight caused by mechanical breakdown of a reefer unit.

# Am I Selecting The Right Drivers?

Finding drivers after the pandemic has proven to be tougher than ever, making it even more important to ensure that you are selecting and hiring the right drivers for your operation. While finding a good driver can take time, it can reduce overall accidents in the long run.

Some tips to improve your hiring process include:

- » Ask for reference checks from prior employers with an authorized written release.
- » Routinely check driver's MVR's (Motor Vehicle Reports) even after hiring.
- » Utilizing an employment application and face to face interview.
- » Allow the driver to demonstrate their experience via a written/ road test.
- » Check your state guidelines for drug testing drivers and issue them as needed.

Improving your driver selection process helps to find the qualified candidate for the position. Although most accidents will be covered by your insurance, having a good driver will help to reduce your insurance premium over time, lower maintenance costs and even increase contract opportunities. Most importantly, always remember to report your drivers to your insurance agency PRIOR to hiring to avoid negatively affecting your insurance. Our insureds here at Harmony are able to send in driver requests to [info@harmonyinsuranceagency.com](mailto:info@harmonyinsuranceagency.com) and can expect an answer within just a few days if not less (usually within 32 hours).

## Am I CARB Compliant for DMV registration?

As of 2020, the California DMV has been checking CARB compliance when registering vehicles. This compliance applies to mostly all diesel vehicles with a GVWR over 14,000 pounds. To comply, you must be using a newer vehicle or using a compliance option that is allowed and reported to TRUCRS. Below are the dates that the DMV will check compliance based on vehicle year (>26,000 lbs GVWR):

- » **2000 and Older** January 1, 2020
- » **2006 - 2007** January 1, 2022
- » **2001 - 2005** January 1, 2021
- » **2008 - 2010** January 1, 2023

## Reduce Your Insurance Premium

- Utilize Newer Trucks
- Hire Experienced Drivers
- Consider Higher Deductibles
- Maintain Years of Operating Authority
- Maintain Your DOT Safety Record
- Use Safety Features & Programs
- Have a Good Insurance Agent
  - Check You Drivers MVRs
  - Avoid Metropolitan Areas

¡Hablo español!



## Employee Spotlight Fernando Tirado

Many of you may know Fernando as one of Harmony's most friendly and helpful sales assistants. Throughout his time with Harmony Insurance Agency, he has gained valuable experience and the necessary knowledge in the trucking industry. We are extremely happy to announce Fernando's transition from Sales Assistant to Insurance Producer! As a key member of our team, Fernando is newly licensed and ready to service your insurance needs. Feel free to contact Fernando at (805) 869-8381 or at [ftirado@harmonyinsuranceagency.com](mailto:ftirado@harmonyinsuranceagency.com) for a quote and rest assured you will be in good hands!