

Trailer Towing Safety

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Trailers come in all shapes and sizes, from small utility trailers for boats and ATVs to enormous RVs. They are used for an endless array of operations: camping; moving household or office belongings; or transporting recreational vehicles such as motorbikes, paddleboards, and snowmobiles. Traveling with a trailer – no matter the type – is much more than hooking it up to a pickup truck or passenger vehicle. Many safety precautions are required. Helping clients understand the potential hazards and necessary safeguards, and possible insurance implications of using trailers is another value-added service of the professional insurance agent.

The National Highway Traffic Safety Association estimates that over 50,000 accidents per year involve trailers, towed by passenger vehicles. From 2014-2018, 2,097 people died from such accidents, and 36 of the accidents involved improperly attached or defective hitches (wmbfnews.com). Most of these accidents are preventable.

One size does not fit all. Know the limitations of the towing vehicle and the trailer. Hauling a trailer that exceeds the capacity of the towing vehicle is a recipe for disaster. Bear in mind that towing capacity includes weight of the vehicle, trailer, trailer load, occupants, and contents (cargo) in the vehicle. The Gross Vehicle Weight Rating (GVWR) is the maximum total weight for the combined trailer and load.

The Gross Axle Weight Rating (GAWR) refers to the maximum distributed weight load the axle can handle. Typically, this is shown for Front (FR) and Rear (RR) axles. The trailer weight can be determined at any truck stop or other location with a certified scale. Towing capacity is easy to determine. Subtract the weight of the trailer from the GVWR of the towing vehicle. Multiply this number by .80. The result is the towing capacity.

As with all vehicles and equipment, regular safety checks are essential. Test tire pressure, lights, and brake operation. An auxiliary braking system may be required depending on the weight of the trailer. In New York this weight is 1,000 pounds. Most states require secondary braking systems for any trailer with a GVW over 3,000 pounds. Requirements vary by state. The hitch must be the proper size for the ball. Be sure the hitch is properly attached to the towing vehicle, with the nuts and bolts appropriately tightened. Vibration can cause a nut to fall off, allowing the hitch to decouple from the trailer – a potential disaster if it happens while pulling a loaded trailer down the highway. A runaway trailer may cause serious injury or death. The major cause of a runaway trailer is operator error, including failure to properly attach the ball / hitch and lack of safety chains.

Safety chains are a secondary means of protection as they will prevent the trailer from totally separating from the towing vehicle should the trailer's tongue become detached from the hitch. Chains should be crossed to shorten the distance between the vehicle and the trailer should the hitch detach, and also to ensure that they are not rubbing on the ground causing sparks or damaging the chains.

Time and distance required to stop the vehicle increases with the added weight of a trailer, especially when it is loaded. A rule of thumb is that stopping distance doubles when hauling a trailer, and the time it takes to stop quadruples.

Proper loading is another key component to trailer safety. Distribution is as important as the weight. 60% of the load should be at the front of the trailer. The lightest items should be on top. For a closed trailer, the lightest items should be in the left rear of the trailer near the door. An unbalanced load makes the trailer more difficult to control and may cause it to sway and swerve on the road. Accidents happen



when improperly loaded cargo spills out of the trailer and hits other vehicles or other drivers swerve to avoid colliding with it.

Separate insurance may be required for the trailer. In many cases, the trailer is covered under the towing vehicle's liability insurance should its operation cause injury or property damage. Coverage would not apply when the trailer is not connected to the vehicle, nor is damage to the trailer itself covered. Campers and pop-up trailers may require specific insurance. Nonowned trailers may have different requirements, which should be clarified at the time of rental.

Safe operation of trailers is a concern to all. Proper care should be taken to prevent accidents. Helping clients understand this aspect of driving is another sign of the true insurance professional.

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