



North Dakota
INSURANCE
DEPARTMENT
PROTECTING THE PUBLIC GOOD
SPECIAL FUNDS DIVISION

Advisory

Backing into Winter: Preventing Unnecessary Losses to Overhead Doors

Damage to overhead garage or shop doors is one of the most frequently reported insurance claims made during the winter season. Most commonly, employee drivers hit an overhead door while driving in or backing out. Even though these incidents usually involve low speed collisions, the size and weight of the vehicle can still cause significant damage to door panels, tracks, rollers, springs and cables.

To prevent this type of loss, the North Dakota Insurance Department recommends encouraging drivers to slowly enter and exit buildings as well as:

- Requiring drivers to stop and look to be certain the garage door is all the way up.
- Using a spotter (another person) or double-checking door clearance before moving.
- Requiring drivers to walk around the vehicle first to ensure the path is clear.
- Physically checking storage compartment doors, load racks and towing mirrors to ensure they are secured and there is adequate clearance under and around the door opening.
- Adding sensors to the door to prevent it from closing while entering or exiting.
- Adding an alarm to indicate the door is all the way up.

Backing claims are 100 percent preventable. Make sure you include guidelines to address entering and exiting buildings during your driver or fleet safety meetings.