

## Risk Insights

Advice for you and your business

# Wheel Nut Torquing



When wheels become detached from moving vehicles, it can result in accidents, injuries or even death.

Improper or unchecked torquing of wheel nuts are the most common causes for these types of claims. When wheel nuts are over-torqued, studs can become stretched and eventually break. Rims can also crack as a result of **over-torquing**. In both cases, excess force is placed on the remaining wheel nuts and studs, which weakens them and causes them to break, resulting in a detached wheel.

**Under-torquing** can be just as serious, as it can lead to the wheel nuts being loosened easily under much less force. Again, the result can be a detached wheel.

There are some products on the market that can provide assistance by either alerting when a wheel nut has lost torque, or preventing the wheel nuts from backing off. However, proper torquing by a qualified technician can be the best preventative measure. When the wheel nuts have been removed for tire repair or replacement, it's essential that the wheel nuts be torqued to the manufacturer's specifications.

But your obligation should not end there. Wheel nut tightness should be checked after a certain period of use, usually 80 kilometres. The customer should be made aware of this requirement and be advised to return for a follow-up appointment. Should a lawsuit arise, keeping the documentation indicating that you advised the customer accordingly could help. Many businesses record this information directly on the customer's invoice.

### **Sample customer invoice wording:**

*"Your wheel nuts have been torqued to manufacturer's specifications. Wheel nut tightness should be checked at 80 kilometres of driving."*

To help prevent claims and ensuing lawsuits, be sure to torque the wheel nuts to the manufacturer's specifications and advise the customer to return for a follow-up appointment.

### **Federated Insurance**

We believe that knowing your business matters. With industry-specific expertise and decades of experience, we can provide valuable insights, consulting and training to help keep your business safe.

- We specialize in your market and work with you directly
- 100% Canadian-owned
- Insuring companies for almost a century
- Member of the Fairfax family
- Endorsed by more than 50 trade associations

[www.federated.ca](http://www.federated.ca) | 1.844.628.6800