

## Defensive Driving - Guidelines for Employees

### What is Defensive Driving?

Driving to save lives, time and money in spite of the conditions around you and the actions of others is Defensive Driving. Most driving accidents are collisions. A collision occurs when the driver fails to do everything reasonable to avoid it.

### Did You Know?

In 2017, traffic collisions resulted in:

- 40,231 people killed
- 4.6 million people injured

### R-U-A Safe Driver?

Here are some tips on how to assess your safe driving habits:

#### Recognize the Hazard

- Check your mirrors every three to five seconds
- Scan the road ahead, behind and next to your vehicle
- Watch for sudden brake lights of other vehicles
- Notice the sound and feel of your vehicle on the road

#### Understand the Defense

- Know the action you will take before encountering a hazard
- As you drive, use the "What-if" strategy to identify hazards and your defensive driving options; for example, "what can I do if the car next to me cuts me off?"
- Generally, to avoid a collision you will need to brake, steer right or left or use your horn to alert other drivers

#### Act Correctly in Time

- Once you have identified a hazard and what your safest maneuver will be, you must act quickly to avoid a collision.



## The Golden Rule for Safe Driving

Set a good driving example even if others do not. Some examples of how to be a Defensive Driver are:

- Use your signals consistently
- Maintain the speed limit
- Don't "fight" tailgaters. Tapping your brakes to send a message to a tailgater might cause an accident. Instead, pull over and let the car pass you.
- Be polite with your lights. Do not use high beams to signal or distract other cars.
- Be respectful of drivers who are slow and hesitant. Do not tailgate or flash your lights.

## Tips for Driving in Inclement Weather

Limited visibility and limited traction are the primary hazards associated with driving in Inclement Weather. By driving slowly and increasing your following distance, you can minimize hazards. Here are some tips for driving in fog, rain, sleet and snow:

### Fog

- Use low-beam headlights
- Keep wipers and defroster going to help keep mist off the windshield
- If the fog is so dense you cannot see the road, slow down significantly or pull over until the fog lifts

### Rain

A light rain after a long dry spell can be very hazardous due to the oil, grease and dirt that may have accumulated on the roadway. To reduce the chance of hydroplaning:

- Keep tires inflated properly
- Slow to below 50 mph when it starts to rain
- Drive in the tracks of the vehicle in front of you

### Sleet and Snow

- Slow down at turns or bends
- Avoid heavy braking on icy roads – bridges and overpasses will ice over before the road
- Ensure your wipers are in good working order and keep your wiper fluid reservoir full

## Common Myths About Safety Belts

The law requires the driver and all passengers to wear Safety Belts. Some common myths and facts regarding safety belts are:

**Myth:** *"I don't want to be trapped in by a safety belt. It's better to be thrown free."*

**Fact:** Being thrown from a vehicle is 25 times more likely to be fatal. The force of a collision can be enough to fling you 150 feet or about 15 car lengths.

**Myth:** *"I only need to wear a safety belt when I go on long trips or drive at high speeds."*

**Fact:** Eighty percent of deaths and serious injuries from traffic accidents occur in vehicles traveling under 40 mph. Most deaths occur less than 25 miles from home.

**Myth:** *"If I see a crash coming, I'll brace myself with my hands."*

**Fact:** At 30 mph, the force of impact on a 165 pound occupant sends him through the windshield with a force of three tons. This is much more force than the wrist, elbows and other arm bones can withstand.



## Cell Phones & Texting

*Remember that Cell Phones are very distracting. If you must talk on the phone while driving, use a hands free device. Texting while driving is illegal in many states. Never text while driving a car!*

### SafetyConnection: Defensive Driving - Guidelines for Employees

This document provides general information and suggestions related to workplace safety programs only. State requirements and individual workplace conditions and circumstances vary, and the information contained herein cannot replace or substitute for the services of trained professionals. Although the information contained herein was obtained from sources believed to be reliable, Key Risk makes no warranty and assumes no liability or responsibility for the correctness, sufficiency, or completeness of this information or any damages incurred resulting from the use of this information.

Key Risk is a member company of W. R. Berkley Corporation. Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

For more information please contact your Risk Management Specialist or email us at [riskmanagement@keyrisk.com](mailto:riskmanagement@keyrisk.com).



[www.KeyRisk.com](http://www.KeyRisk.com)