

Defensive driving skills can have a significant impact on workers' safety and your organization's overall risk.

# Why It's So Important

A vehicle, whether it's a company vehicle or personal transportation, can be a deadly machine in the hands of a careless driver. Therefore, a good defensive driving attitude is the key to worker safety on the road. Statistics show what can happen without these skills:

- Motor vehicle accidents are the most common cause of death for workers.
- $\cdot~$  1 in 4 fatal work injuries involves a vehicle accident.
- · An injury occurs every 18 seconds while driving.
- More than 2 million injuries are disabling as a result of vehicle accidents every year.
- A person dies in a car crash every 11 minutes.
- More than 100,000 lives are lost annually from not wearing a seat belt.

UnitedHeartland.com 1-800-258-2667 **UnitedHeartland** 



United Heartland is the marketing name for United Wisconsin Insurance Company, a division of AF Group.

All policies are underwritten by a licensed insurer subsidiary. For more information, visit afgroup com. © AF Group



## Driving Risks and Hazards

#### **Weather Conditions**

It is important to practice the following when your vision is impaired while driving:

- Keep windshield clean to improve vision.
- Turn lights on 30 minutes before sunset.
- Be extra careful on curves and at intersections.
- If you're having trouble, pull completely off the road and use flashers.
- Increase following distance by at least two car lengths.

After taking these precautions, it's also important to acknowledge there are a variety of specific weather conditions that can cause significant risks when driving. Keep in mind what can happen when these conditions occur, as well as what to do to avoid accidents.

#### Risk: Fog

· Causes reduced visibility.

#### Ways to Reduce Risk:

- · Be mindful of speed and space.
- Use headlights, but not high beams.

#### Risk: Rain

 Slippery pavement — especially just after a first rain.

#### Ways to Reduce Risk:

- · Leave sufficient distance between cars.
- Slow speed to avoid hydroplaning.
- Use headlights so others can see you.

#### Risk: Wind

- · High winds can impact steering.
- Taller vehicles have potential to tip or rollover.

### Ways to Reduce Risk

- · Reduce speed.
- Maintain both hands on the steering wheel.
- If high wind gusts are forecast, consider postponing or rerouting your trip.

#### **Risk: Snow**

- Light, powdery snow as well as heavy, slushy snow is slippery.
- · Reduced visibility is possible.
- Snow hypnosis being mesmerized by rapidly falling snow.

 Snow blindness — e.g., sun glare off of snow.

#### Ways to Reduce Risk:

- Avoid rapid acceleration, which breaks your traction.
- Leave increased braking distance between cars.
- Reduce your speed. This gives you more control over your vehicle.
- Wear sunglasses while driving during the day.

### Risk: Ice

- Black ice (sheen of ice on pavement) is deceptively slippery.
- Bridges and overpasses freeze first and are dangerous.

#### Ways to Reduce Risk:

- Leave increased braking distance between cars.
- Reduce speed. This increases the contact time between the tire and road surface giving you more control.



### "Angry Driver" Syndrome

Commonly known as "road rage," this condition is driving under the influence of too much anger.

It's typically provoked by:

- Feeling endangered by someone else's driving, such as when another driver cuts you off or tailgates.
- Being in a hurry and resenting being forced to slow down.
- Retaliation for someone taking out their road rage on you.

How to remedy:

- Take a deep breath and just let it go!
- Ask will this matter in 10 hours, 10 days, 10 months?

How to avoid injury:

- · Slow down.
- · Back off the car in front of you.
- Turn off the road to let an angry driver pass you.

### Driving Under the Influence (DUI)

According to the National Highway Traffic Safety Administration, alcohol-impaired driving was involved in 31% of traffic fatalities across the nation in 2014, translating to 9,967 alcohol-impaired driving fatalities (latest figures available).

Sobering facts:

- Someone is killed in an alcoholrelated accident every 53 minutes in the U.S.
- The annual cost of alcoholrelated crashes totals more than \$42 billion.
- Remember the one-one rule: one drink per hour — your body takes about an hour to rid itself of 1/2 ounce of alcohol.

DUIs — why you don't want one:

- · You'll lose your job.
- · You'll face massive fines.
- · You might serve jail time.
- You're more likely to die in an accident or kill someone else.

Someone is killed in an alcohol-related accident every 53 minutes in the U.S.

### Cell Phones & Driving

According to studies, the use of a cell phone while driving increases the risk of having an accident four-fold. There are definite hazards associated with cell phones and driving, since they affect you visually (eyes off the road) and cognitively (mind off the road).

- Users are distracted from defensive-driving practices and less responsive to highway traffic situations. When they do react, their response time is longer.
- Cell phone users may be concentrating on dialing a number or handling the equipment and fail to notice a stop light, traffic sign or a vehicle in front of them.
- In many states, emailing and texting while driving is illegal.
- Hands-free devices are somewhat safer, but the non-talking tasks (dialing for example) still take your eyes off the road.

Safety reminders for cell phone users:

- · Keep conversations short.
- Hang up in tricky traffic situations.

### Want to know more?

We're committed to providing you unrivaled loss control services. Contact your dedicated United Heartland Loss Control representative today or visit our website at UnitedHeartland.com.

## Safety Tips for Defensive Driving

- Use daytime running lights or keep headlights turned on whenever a vehicle is running.
- · Always use your seat belt.
- · Ensure that your mirrors are adjusted as well as your seat.
- Be attentive to your own actions, the actions of others and the roadway environment.
- Keep a safe stopping distance between your car and the vehicle in front of you — a minimum of two seconds at speeds under 40 mph. This distance should increase based on speed, road conditions and weather conditions.
- Be very cautious when adjusting your car radio, using your mobile phone or handling any other device that will distract you from driving defensively.
- · Never drink alcohol before or while operating a vehicle.
- Be alert to blind spots when changing lanes. Use mirrors to observe traffic and always use turn signals.
- $\cdot\;$  Keep a cool head don't drive aggressively and don't take chances.
- · Know and obey all traffic rules, regulations and laws.
- Don't use cell a phone while operating a moving vehicle.

