



Defensive Driving

As the WorkSafe People™, we're experts at helping our customers keep their workers safe and their costs down. A trusted name in workers' compensation for a century, Accident Fund is a strong and stable subsidiary of AF Group.

Defensive driving is one subject that can have a significant impact on workers' safety.

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. A good defensive driving attitude is the key to worker safety on the road. Statistics show what can happen without it:

- Motor vehicle accidents are the most common cause of death for workers.
- 1 in 4 fatal work injuries involves a vehicle accident.
- Someone is injured 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.
- Seatbelts save more than 100,000 lives yearly.

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Driving Risks and Hazards

Weather Conditions

In general, when you have impaired vision of any sort while driving, it's important to practice the following:

- 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.

Risk: Rain

- Slippery pavement — especially just after a first rain

Ways to Reduce Risk:

- Leave sufficient distance between cars.
- Slow speed to avoid hydroplaning.

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.
- Exercise slower speeds.

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.
- Exercise slower speeds.
- Wear sunglasses while driving during the day.





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.

- 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.

Safety reminders for cell phone users:

- Keep conversations short. Develop ways to get free of long-winded friends and associates while on the road.
- Hang up in tricky traffic situations — without warning if necessary. Safe driving takes precedence over telephone etiquette. You can explain later — because you'll still be alive!
- Consider using a "hands-free" speakerphone system, so you can keep your hands on the wheel and your eyes on the road. Some states have proposed legislation that requires use of these devices.

"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
- Resentment at being forced to slow down
- Anger at someone taking out their road rage on you

How to remedy:

- Take a deep breath and just let it go!

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, 11,773 alcohol-impaired drivers died in crashes in 2008 in the United States (latest figures available).

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.

Sobering facts:

- Drunk-driving fatalities accounted for 32% of all traffic deaths in 2008 (the most recent data available).
- Someone is killed in an alcohol-related accident every 45 minutes in the U.S.
- About two in every five Americans will be involved in an alcohol-related traffic accident at some time in their lives.
- Remember the one-one rule: one drink per hour — your body takes about an hour to rid itself of half-ounce of alcohol.



Want to know more?

As your WorkSafe Consultants, we're committed to providing you unrivaled loss-control services and online safety materials, including:

- Safety-training modules accessible 24/7 for policyholders' employees
- Loss control booklets and other printed materials available to print and order from our website
- Low-cost safety-training videos from our online library

Check them out today at AccidentFund.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. This includes your lap belt as well as your shoulder belt. Both are necessary for safety.
- Adjust all accessories, ensuring 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 behind your car and the vehicle in front of you. You should be able to prepare to stop within two seconds, whatever your speed.
- 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 while operating a vehicle — assign a designated driver after social or work functions that include alcohol use.
- Be alert to blind spots when changing lanes. Use mirrors to observe traffic and always use turn signals.
- 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. Stop at a convenient location to answer the cell phone or listen to voice mail.

