

Loss Prevention

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Driver safety: Preventing common vehicle collisions

Based on our experience, the most frequent types of vehicle accidents can be placed in three categories:

- Rear-end collisions
- Accidents occurring at intersections
- Backing accidents

Categorizing accidents is easy; preventing them is much more difficult. Prevention starts with education. Let's review the top three accident types and outline how to avoid them.

Rear-end collisions

Problem: Rear-end collisions are often the most costly type of accident and have the capacity to cause serious injuries. Most importantly, they are almost always preventable. These collisions involve one vehicle running into the back of another vehicle. Under ideal road conditions, a car traveling at 65 mph needs close to the length of a football field to stop safely. At that speed, the car will travel more than 70 feet in the time it takes the driver to move his foot from the floor to the brake pedal (three-quarter second). Add rain or snow to this equation, and the distance increases dramatically. Even anti-lock brake systems (ABS) may not stop the vehicle quickly enough to prevent an accident; ABS brakes can extend the braking distance.

Attentiveness is another significant factor. A recent newspaper article listed "driver inattentiveness" as a leading contributor in more than 50 percent of all accidents in one state.

Remember the speed factor; if the driver looks down for just one second while driving 65 mph, his vehicle has traveled almost 100 feet. What are people doing instead of driving? They are smoking, drinking, eating, reading, watching their children, talking on cell phones, changing CDs, shaving, etc.

Prevention: Maintaining a safe following distance under all road conditions is the key to preventing this type of accident. Under ideal road conditions, the "two-second rule" is the best way to keep a safe distance between two vehicles. It is also simple to apply and can be used at any speed. The driver watches the vehicle in front of him pass a fixed object such as a road sign or mile marker. Then he counts, "One thousand one, one thousand two." If the counting driver's vehicle reaches the fixed object before he finishes counting, he is following too closely. He should slow down until he is two seconds behind the vehicle in front of him.

Caution! Various conditions require the use of the "two plus rule." This rule adds an additional second for each adverse condition. Adverse weather of any kind – rain, fog, snow, or sleet requires additional following distance. Other factors also necessitate adding distance. When following a motorcycle, the driver should use the two plus rule, because motorcycles can stop more quickly than a car or truck. In addition, when the driver is being followed by a truck, he may be able to stop quickly enough to avoid a collision with the vehicle ahead of him, but the truck behind him may not be capable of stopping that quickly. If a truck is following the

driver too closely, he should slow down, move to the right, and give the truck every opportunity to pass.

The attention issue is addressed by keeping focused on the task at hand – driving. Drivers must constantly scan the road ahead and check rearview mirrors. They should pull over to the side of the road (in a safe place) to look at maps, read paperwork, or to talk on a cell phone or radio. When behind the steering wheel, nothing is more important than driving. It can literally be a matter of life and death.

Accidents occurring at intersections

Problem: One out of every three accidents occurs at an intersection. The primary cause of these accidents is failure to yield the right of way. Taking the right of way for granted, even if the driver is entitled to it, can leave him “dead right.” Left-hand turns expose a vehicle and its passengers at the weakest point on the vehicle, the side doors, so extreme caution should be used when entering an intersection. Bumpers and front air bags do little to protect the passenger compartment in a side-impact collision.

Prevention: First, avoid intersections and left-hand turns. Plan driving routes with right-hand turns whenever possible. Intersections with stoplights are safer than intersections with stop signs. Always be courteous and be prepared to yield the right of way at any intersection. At four-way stops, yield to vehicles that arrived first and always yield to pedestrians. If two vehicles arrive at the same time, the vehicle on the left should yield to the one on the right. Stoplights can be very hazardous. Beware of the “stale green” light, one that is green and will turn yellow, then red very quickly. Remember that yellow means “caution, prepare to stop,” not “put the pedal to the metal.” When the light turns green, avoid the urge to accelerate immediately into the intersection. Take an extra second or two to scan left and right, and then left again to look for oncoming traffic.

Backing accidents

Problem: Although generally minor in nature, backing vehicles are responsible for a very large number of accidents. The potential for serious

injuries does exist; small children are especially difficult to see when backing large vehicles.

Prevention: The easiest way to prevent backing accidents is to avoid backing up. Many of the largest commercial delivery services instruct their drivers to park in a manner or place so they avoid backing up at all. Generally speaking, it is usually possible to pull through a parking space, so that one can drive out later and avoid backing up. The second option is to back into a parking space upon arrival in order to avoid backing-up later. This approach is preferable, because the driver has a good view of the space, and conditions shouldn't change. Weather conditions, and vehicle and pedestrian traffic can change while the driver is away from the vehicle, making a backing maneuver much more difficult. If backing up is necessary, do so cautiously. The driver should walk around and look behind the vehicle before backing. Utility companies often require their employees to place orange cones behind their vehicles whenever they're parked to force the driver to look behind the vehicle before backing. Remember, vehicles or pedestrians can appear in the area behind the vehicle at any time. Ensure that the vehicle is equipped with sufficient mirrors to give the driver the best view of what is behind the vehicle, especially if there is no line of sight through the back window.

Most accidents can be avoided by staying alert, following at a safe distance, focusing on driving, and by being courteous. Without exception, drivers should always wear a seatbelt. Defensive drivers expect the unexpected and take nothing for granted. They never assume that the other driver is going to behave in any specific manner, and they are always prepared to take evasive action.

If you have any questions or comments, contact your Zurich account executive or the Loss Prevention Department at 800-821-7803.

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