

Safely



SPEAKING

BY RICK HEIDMAN

Defensive driving

DEFENSIVE driving is a skill that enables a driver to prevent accidents regardless of the driving conditions, actions of others or any hazards present. Preventing accidents is the best way to keep your fleet expenses down, your productivity up and your business on track. Formal training for any driver of a company vehicle should be mandatory and followed up in safety meetings to reinforce the message.

Effective defensive driving training provides modules on:

1. The Accident Prevention Formula

■ Recognize the Hazard

Educating drivers on adverse conditions and specific driving situations prior to driving enables them to anticipate the hazards.

■ Understand the Defense

You have three options to defend against a hazard – brake, steer or communicate. Reducing speed is the best way to avoid an accident. Steering the vehicle to avoid a collision is the next action. Sounding your horn and signaling are the most effective ways to communicate your presence to others.

■ Act in Time

React immediately and never assume that a hazard will correct itself.

2. Adverse Conditions

There are six adverse conditions that create hazards. Prior knowledge of these conditions enables the defensive driver to defend against them.

■ Light

Your vision at night is reduced. The best defense is to not drive at night but if you do, reduce your speed. Ensure your headlights are functioning and clean.

■ Weather

Traction and visibility are compromised during rain, sleet and snow. If you must drive in these conditions reduce your speed and increase your following distance.

■ Road

The road condition is dependent upon the weather; take note of how the weather will affect the road you will be traveling.

■ Traffic

Rear end collisions are avoidable; allow a four-second interval between your vehicle and the one in front. Proper signaling clearly demonstrates your intentions.

■ Vehicle Condition

Proper inspection and maintenance will ensure that mechanical breakdown is not the cause of an accident. Tire pressure is the most important factor to keep your vehicle on the road. Consult your user manual for the proper tire pressure.

■ Driver Condition

Alcohol and drugs have an obvious affect on the mental state and ability of a driver, but fatigue and distractions also affect the driver's ability to concentrate on driving tasks.

3. Specific Driving Situations

■ Intersections and Turning

Vehicles crossing paths, pedestrians using roadways, distractions, and false assumptions all contribute to accidents. Your first defense is to know right-of-way rules but never assume that you have it. This ensures that you are prepared to yield the right-of-way. Proper preparation, such as being in the correct lane early and signaling properly, helps ensure an accident is avoided. Covering your brake while going through an intersection allows you to react quickly to any sudden hazards.

■ Stopping

Adhering to the correct following distance ensures that rear end collisions do not occur. Mandatory stops are more common than you think – parking lots and back lanes require you to stop prior to a sidewalk to yield to crossing traffic/pedestrians.

■ High Risk Behavior

Aggressive and distracted driving causes many accidents. Setting realistic timelines for jobs of your drivers eases the pressure to drive aggressively. Setting a policy that restricts cell phone use and passengers will ensure your drivers stay focused on driving.

■ Emergency Situations

Sometimes situations require instant reactions, e.g., oncoming vehicles in your lane. The defensive driver is already aware of these hazards, has anticipated them and is ready to apply a defense in time.

Creating a positive culture of defensive driving will provide the necessary guidance your employees need to avoid accidents. At Federated Insurance, we believe loss prevention is a critical component of your risk management program.

For more information, contact our loss prevention department at 800/665-1934 or visit our Web site at www.federated.ca.

The information provided is intended to be general in nature, and may not apply in your province. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business. The recommendations are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.

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