

Information Bulletin



Winter Driving Safety

This time of the year brings the inherently unsafe seasonal conditions of winter driving; snow, ice, low visibility, rapid weather changes, etc. Knowing that winter driving is dangerous is important. But, pinpointing the root cause of loss is critical. After driving on good roads Spring, Summer and Fall, now is the time to not just winterize your rig but your driving habits as well. With the first month of the year here, it's not time to let your guard down with regard to safe driving.

A Professional Driver's Approach

Seeing Skills: In wet conditions, slow down and increase your following distance from 4 seconds to 8 seconds.

Thinking Skills: In wet conditions low temperatures will increase the potential for ice. Keep an eye on your trailing water vapor.

Action Skills: Always drive within your capabilities - distractions will affect your ability to maintain control, and drive safely.

While most people believe accidents are a random and unpredictable occurrence, studies have shown that anywhere from 86–94% of all accidents can be attributed to driver error in one way or another. Whether it's a mistake made on the road or an error in judgment before you even start the car, accidents often result from an individual's driving habits.

Defensive Driving Tips - Do your part in preventing accidents and increasing your safety:

- **SLOW DOWN!** Posted speed limits are for ideal travel conditions. Driving at reduced speeds is the best precautionary measure against any misfortune while driving on slippery roads.
- **BE ALERT.** "Black ice" is invisible and will make a road look like shiny new asphalt. Pavement should look grey-white in winter. Be aware and slow down when you see a sign warning that you are approaching a bridge. Steel/concrete bridges are likely to be icy even if there is no ice on the asphalt, (bridges over open air cool down faster than roads insulated somewhat by solid ground.)
- Do not use cruise control. Winter driving requires you to be in full control at all times. Drive with low-beam headlights on. Not only are they brighter than daytime running lights but turning them on also activates the tail lights. This makes your vehicle more visible. **If a vehicle in your vicinity appears to be performing unsafely, give it room.**
- **Braking** - We all know a car cannot stop on a dime. The time it takes to stop is a factor of three components:
 - Perception time - only about one second
 - Reaction time - less than a second
 - Braking distance - distance required to bring the vehicle to a stop once the brakes are applied

It's also important to remember that these are figures for the *ideal* circumstance in *ideal* driving conditions. If you are tired, distracted or under the influence of drugs or alcohol, these times increase. Your speed also affects your stopping distance. When you double your speed, you actually increase your braking distance by four times.

Important Phone Numbers		
Meadowbrook Loss Control	334-954-7200 or 1-800-536-7702	January 2014

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How to brake on a slippery road:

If the emergency does not require slamming the brakes as hard as possible, squeeze braking (also known as threshold braking) along with declutching (manual shift) or shifting to neutral (automatic transmission) will do the job most efficiently.

Braking without anti-lock brakes

- Use the heel-and-toe method. Keep your heel on the floor and use your toes to press the brake pedal firmly just short of locking up the wheels.
- Release the pressure on the pedal, and press again in the same way.
- Repeat this until you come to a full stop.

Braking with anti-lock brakes

Also use heel-and-toe method, but do not remove your foot from the brake pedal until the vehicle comes to a complete stop.

▪ **Following Distance** - One way to practice safe driving is to allow an adequate amount of space between you and other vehicles. One of the best ways to accomplish this is by following the **three-second rule**:

- When the vehicle ahead of you passes a fixed object, start counting “one thousand and one, one thousand and two, one thousand and three.” If you have reached the fixed object before “three,” you are following too closely. If this is the case, slow down to create a three-second space.

In poor driving conditions, add an extra second for each weather condition encountered. For example, rain and fog would add two more seconds to your following time. It may sound like this will slow you down; however, a study of salespeople driving from Philadelphia to New York City (a 100-mile trip) showed that using an additional two-second following distance only added two minutes to the drive time. If the three-second rule is used, accident avoidance is increased by 70 percent over a two-second following distance.

Stopping distance on an icy road is double that of stopping on a dry one.

▪ **Intersections** - Most accidents occur at intersections within two to three seconds after the light changes. Never assume the other driver is going to yield. Cover the brake with your foot and always be prepared to stop.

It's All About Control

Every day you get behind the wheel, there are factors under your control and others outside of your control. Be aware of the factors that you cannot control and concentrate on those that you can.

Some factors outside your control include:

- Weather
- The other drivers
- Road surfaces
- Energy of motion
- Force of impact

Factors within your control include:

- Emotions (good and bad)
- Vehicle condition
- Vehicle speed
- Position in traffic and space around vehicle
- Concentration on the driving task

Steer with smooth and precise movements. Changing lanes too quickly and jerky steering while braking or accelerating can cause skidding.

What to do if you start to skid: DO NOT PANIC! DO NOT BRAKE! & DO NOT ACCELERATE!

- Look where you want your vehicle to go and steer in this direction.
- Disconnect the driving force on the drive wheels by doing either of the following:
- If you're using automatic transmission, shift to neutral. However, if you cannot do that immediately, do not touch the transmission gear. If you're using manual transmission, declutch.

40,000 Americans perish in auto accidents every year, and hundreds of thousands more are injured. Preventable accidents/claims cost business owners millions of dollars a year, lost time, and loss of resources. Not every accident is preventable, but many are with proper training, defensive driving, safe operations, qualified drivers, and a company concerned and committed to managing their auto risk exposures.

Maintaining files on each driver is important from the point of hire, to annual updates. Files should include driving records, drivers licenses, safety trainings attended, any accident investigations and a signed copy of the safety policy.

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Note: This document is not intended to be legal advice. It does not identify all the issues surrounding the particular topic. You are encouraged to review your policies and procedures with an expert or an attorney who is knowledgeable about the topic.