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DRIVING SAFETY | STAY ALERT

Taking a Defensive Approach

It's up to all of us to ensure safety on the road.

Sometimes, driving safely is a matter of paying attention to what others around you are doing. It's not something that necessarily comes naturally, so you might consider taking a special defensive driving course to learn more.

WHAT IS DEFENSIVE DRIVING?

Defensive driving can help with keeping yourself (and your vehicle) out of harm's way. Anticipate the unexpected by looking ahead past the car or truck that's immediately in front of you. Keep your speed under control and maintain a safe distance from others. Try to anticipate how other drivers will react to road conditions, traffic or signs and signals. Always remember to adjust your driving based on the weather, pedestrians and bicyclists, or road hazards.

In some states, completing these defensive-driving courses can lead to significant savings on your insurance premiums. Talk to representatives from your local office of motor vehicles to find out more about classes in your area. If you decide to take a defensive-driving course, you may get relief after receiving a traffic violation.

WHY IT'S IMPORTANT

Regardless of your age or



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level of driving skill, taking a defensive driving course can be beneficial. Programs may vary a bit, but you'll learn more about the basics of this key element to the safe operation of a motor vehicle. They'll discuss traffic accident statistics, including when most collisions happen and which age groups have the highest rate of incidents.

You will become more familiar with the safety features of your vehicle, including devices like seat belts, child-safety seats and airbags. They'll discuss approaches that will help you to avoid accidents, including passing techniques, maintaining a safe following distance, road sharing, and being aware of potential hazards ahead. Finally, it's

important to understand the risks of impaired driving while under the influence of alcohol, mind-altering substances, anger or exhaustion.

TAKING A COURSE

Locating a reputable class in your vicinity shouldn't be difficult. Many states provide convenient options for courses, whether online or in a

classroom. When choosing which format suits you best, think about your own personal learning process. Some drivers prefer the direct interaction of an in-person setting where they can get immediate responses to any questions. Others appreciate the flexibility of online courses, which allow them to study at their own speed.



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DRIVING SAFETY | DON'T BECOME A STATISTIC

Staying Safe on the Highway

The nation's elaborate network of interstates, U.S. highways and state roads makes it easier than ever to move around the country.

These high-speed streets, however, present several critical dangers to drivers.

DISTRACTED DRIVING

It's important to stay safe – and aware – when using these busy routes for long trips. The same is true when running errands or commuting to work involves time on an interstate. The Federal Communications Commission reports that hundreds of thousands of Americans are actually on their phones while behind the wheel.

As a result, far too many people die every day as a result of accidents linked to distracted driving. Stay off your phone on any highway, especially since the higher speed limits on interstates can lead to more severe accidents.

FOLLOW AT A SAFE DISTANCE

Typical safety guidelines recommend following the three-second rule when behind other cars and trucks. The guideline helps ensure that drivers have enough time to respond to sudden hazards, such as the vehicle in front stopping suddenly. But how to



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measure that?

Choose a reference point, like a road sign, mailbox or tree to measure your distance. Start counting when the vehicle ahead reaches that reference point, and note how long it takes for you to reach the same place. Modify your speed to create more space, as needed.

STAY IN YOUR LANE

Most states have signs urging drivers to stay to the right unless they need to change lanes. The left lane is generally meant for faster traffic, allowing vehicles to pass those who are moving more slowly. If you travel slowly in the passing lane, it can create a backlog of traffic behind you

– and that poses a new safety risk. Additionally, if an emergency vehicle needs to access an open lane, slow-moving traffic can hinder their response time.

MERGE SAFELY

Merging onto the interstate during peak hours can be exceptionally nerve-wracking.

To ensure a smooth transition, begin by checking whether the lane is clear. This requires taking your attention off the road ahead, of course, but it's important to note the traffic flow behind you while continuing along the merge ramp. Look for a safe gap to enter, adjusting your speed as necessary.

DRIVING SAFETY | ROAD DANGERS

Watch Your Blind Spots

It's possible to get into a traffic accident while paying close attention to the road. That's because every vehicle's design leaves some areas that are not immediately visible to the driver.

Mirrors can help, though sometimes you must physically turn your head or lean over to see.

GETTING STARTED

Before you start driving, adjust your mirrors so that you have a clear picture of everything beside and behind your vehicle. Then move to the left and right to find other obstacles that may not be immediately visible. As you get underway, look out for people or animals out on the road. Pay special attention to other cars, trucks and motorcycles – but also pedestrians and cyclists. Signals will indicate potential issues ahead, including traffic signals, road signs and other announcements that provide directions. Remain alert to construction workers, police officers and event staff managing traffic.

ADVANCED TECHNOLOGY

Car and truck manufacturers are improving highway safety by incorporating modern safety features to warn drivers of possible dangers.



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Many new vehicles come standard with blind-spot detection systems, which use sensors to keep watch on the sides of the vehicle for other cars entering blind spots. Typically, if a lane change is unsafe, vehicles equipped with this feature will indicate a warning on or around the side mirrors. Beyond minimizing lane-change

collisions, drivers with this technology may enjoy lower insurance rates.

STAY ALERT

When out on the road, you are responsible for your own safety as well as the safety of others. Avoid lingering in someone else's blind spots for long periods to help decrease

the chance of accidents. Exercise extra caution when driving near semi-trailers and other large commercial vehicles, since their visibility can be significantly limited.

SAFETY ON A BUDGET

If purchasing a newer model vehicle with modern blind-spot detection isn't in financial

reach, think about a budget-friendly alternative to boost your vehicle's safety. Local auto parts shops or dealerships may sell convex mirrors that you can affix to your current rearview or side mirrors. Many of these can be easily attached using an adhesive backing to broaden the view of what is happening behind you.



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