

Creating and Maintaining a Safe Driving Workforce

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CHUBB Global Risk Advisors
Transportation / Fleet Safety



Auto accidents account for the highest number of severe injuries and fatalities in the workplace throughout the world and they are the **leading cause of death from ages 5 to 29.**

Occupational Fatalities in **2018**

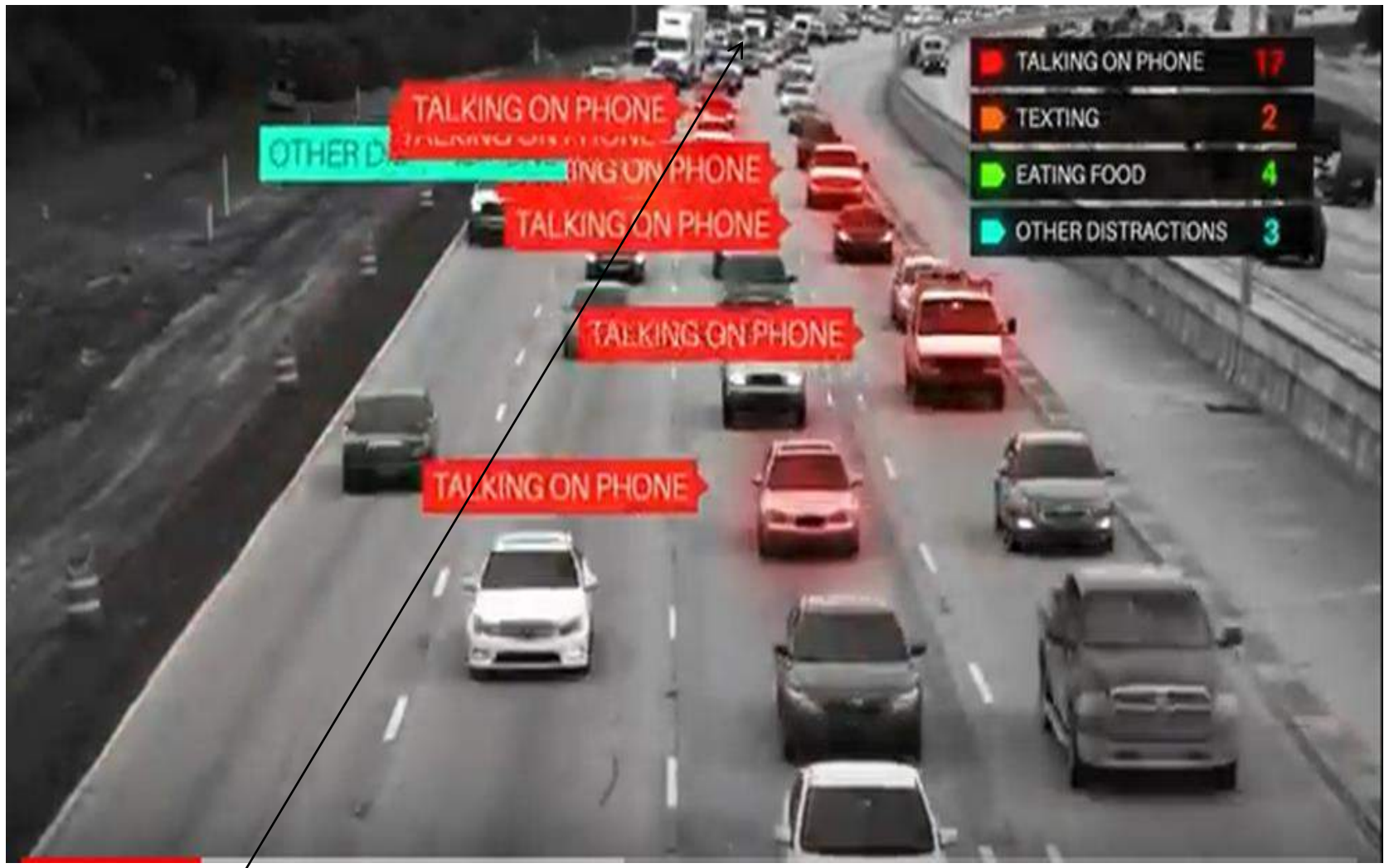


Transportation incidents remain the most frequent type of fatal event on the job, accounting for 40 percent of all work-related fatalities.

Are the roads full of bad drivers?



The Real World....



You

What is an Auto Accident?



“Any occurrence in which a vehicle is in any way involved and which results in personal injury, property damage, or collision *no matter how slight* and regardless of fault.”

The average driver will have 8 - 10 reported auto accidents in their lifetime, half will involve injuries



Lifetime Odds of Death by Selected Cause (US – 2018)

1. Heart Disease: 1 in 6
2. Cancer: 1 in 7
3. Chronic Lower Respiratory Disease: 1 in 26
4. Suicide: 1 in 86
5. Opioid Overdose: 1 in 98
- 6. Motor Vehicle Crash: 1 in 106**

26. Passenger on an Airplane: too few to calculate

Creating a Safe Driver



Unsafe driving habits lead to more auto accidents. Two approaches can be used to correct unsafe driving habits:

- **Proactive** through safe driving methods training with accountability for their use, or
- **Reactive** with telematics and cameras through the use of coaching and discipline.

Both approaches require training and accountability on the use of the correct safe driving methods.

Driving is a Physical & Mental Skill like any Reactionary Sport

Baseball

- Initial training on the field, little classroom
- Constant coaching
- Feedback for improvement
- Good habits created
- Standards
- Below average weeded out

Driving a Car

- Initial training mostly classroom
- No constant coaching
- No feedback for improvement
- Habits created by experiences
- No standards
- Below average still driving

Research on Eye Movement

Research:

What % of drivers slow down and look for someone crossing the road in the crosswalk in front of the truck?

Findings:

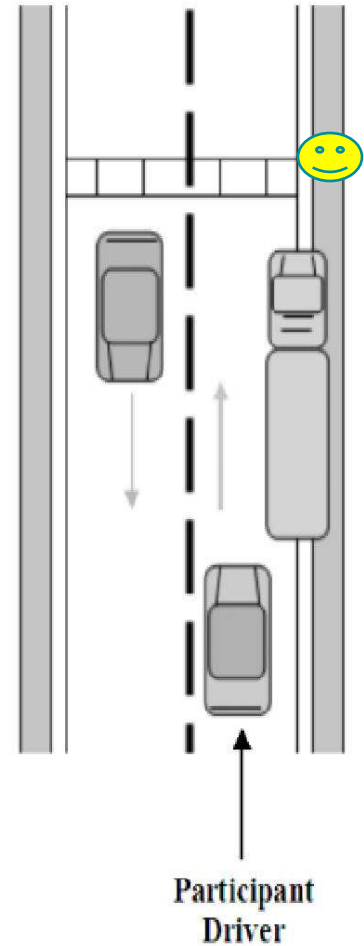
- New Drivers looked **10%** of the time.
- Experienced Drivers looked **58%** of the time

Goal:

Drivers should look **100%** of the time.

Record of Safety Ride Method:

✓ **Slows down at crosswalks watching for movement**



2020 Chubb Record of Safety Ride

Front

Back

Record of Safety Ride

CHUBB

Driver: _____ Date: _____

Observer Instruction

- Below are 50 safe driving methods. Observe each method twice for a total of 100 observations. Drivers should use these methods 100% of the time.
1. Review any previous Record of Safety Rides for concerns
 2. Observe each driving method and mark "Y" Yes or "N" No
 3. Add "Y" boxes for a % Score and write at the bottom
 4. Document at the bottom the driver's commitments to correct any "N"
 5. If a method is not observed, review with the driver, mark "N/A" and divide the "Ys" by the total observed methods for a % Score

1. Follow a safety routine when starting up - Check the vehicle and surroundings!

- | | |
|---|---|
| <input type="checkbox"/> When approaching vehicle, looks in front, under and behind | <input type="checkbox"/> Signals when parking, park safely away from hazards |
| <input type="checkbox"/> Buckles seat belt before vehicle moves | <input type="checkbox"/> Applies parking brake tightly when parked |
| <input type="checkbox"/> Eliminates distractions, such as phone use, prior to driving | <input type="checkbox"/> When pulling from parked position, signals and checks mirror |

2. Hitting others in the rear is dangerous - Back Off!

- | | |
|--|---|
| <input type="checkbox"/> Maintains a 4 second following time behind vehicle in front | <input type="checkbox"/> When cut off in traffic, lets vehicle pass |
| <input type="checkbox"/> Backs off when another vehicle moves in front | <input type="checkbox"/> Uses a space cushion to avoid sudden stops |

3. Most deadly accidents occur at intersections - Be prepared for the unexpected!

- | | |
|--|--|
| <input type="checkbox"/> Slows and watches closely for pedestrians and cyclists | <input type="checkbox"/> Slows and is prepared for other drivers to stop suddenly |
| <input type="checkbox"/> Looks left, right and left again at every intersection | <input type="checkbox"/> When stopped in traffic, leaves a space cushion in front |
| <input type="checkbox"/> Lets prior vehicles, pedestrians and cyclists pass first | <input type="checkbox"/> Does not change lanes in the intersection |
| <input type="checkbox"/> Obeyes all traffic signs, signals and pavement markings | <input type="checkbox"/> Checks mirrors to rear when slowing or stopping |
| <input type="checkbox"/> Turns right into the right lane and turns left into left lane | <input type="checkbox"/> Signals intention to turn well in advance |
| <input type="checkbox"/> Clears oncoming vehicles before turning left | <input type="checkbox"/> Before turning right, watches rear for approaching cyclists |
| <input type="checkbox"/> Clears left crosswalk before turning left | <input type="checkbox"/> Clears right crosswalk before turning right |

4. Hitting pedestrians and cyclists can be fatal - Move away from them!

- | | |
|--|---|
| <input type="checkbox"/> Moves away from pedestrians and cyclists in road | <input type="checkbox"/> Slows down at crosswalks watching for movement |
| <input type="checkbox"/> Communicates when needed with horn, lights or signals | <input type="checkbox"/> Stops if a pedestrian is crossing travel path |

5. Scan around parked vehicles - Watch for pedestrians and children!

- | | |
|--|---|
| <input type="checkbox"/> Watches for pedestrians and cyclists near parked vehicles | <input type="checkbox"/> Scans steering wheels of park vehicles for movement |
| <input type="checkbox"/> Expects drivers and passengers to exit their vehicles | <input type="checkbox"/> Uses mirrors to clear pedestrians walking around vehicle |

6. Avoid head-on accidents - Keep eyes scanning out front at least 12 seconds ahead!

- | | |
|--|--|
| <input type="checkbox"/> Aims at an area at least 12 seconds ahead of the vehicle | <input type="checkbox"/> Stays centered in traffic lane |
| <input type="checkbox"/> Does not stop or make u-turns where it is not possible to see | <input type="checkbox"/> Does not drive on the wrong side of the road |
| <input type="checkbox"/> Enters curves with an escape route in case lane is blocked | <input type="checkbox"/> Constantly checks mirrors for rear traffic conditions |

7. When changing lanes - Make sure it is clear!

- | | |
|--|---|
| <input type="checkbox"/> Signals, turns head and checks mirror when changing lanes | <input type="checkbox"/> Establishes a space cushion after changing lanes |
| <input type="checkbox"/> Does not change two lanes at the same time | <input type="checkbox"/> Avoids passing in an unsafe location |

8. Backing is the most common accident - Back only when necessary!

- | | |
|---|--|
| <input type="checkbox"/> Avoids all unnecessary backing | <input type="checkbox"/> Backs immediately after scanning the area |
| <input type="checkbox"/> Sounds horn when backing | <input type="checkbox"/> Backs slowly and is aware of pedestrians |

9. Speeding reduces your reaction time - Slow down around hazards!

- | | |
|---|---|
| <input type="checkbox"/> Does not speed and knows the speed limit | <input type="checkbox"/> Adjusts speed to different road and weather conditions |
|---|---|

10. Driver distractions cause most accidents - Pay attention while driving!

- | | |
|---|--|
| <input type="checkbox"/> Does not become distracted while driving | <input type="checkbox"/> Does not look at something in vehicle while vehicle is moving |
|---|--|

Driver's Commitments:

1. _____
2. _____
3. _____

DRIVER SCORE: _____ %

Driver's Signature: _____

Observer's Signature: _____

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The Record of Safety Ride is the only ANSI-approved driver training form (Z15.1 – 2017 Standard)

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10 Points of Accident Reduction

1. Follow a safety routine when starting up - Check the vehicle and surroundings!

It's important to signal when parking and apply the parking brake tightly when parked. When returning to the vehicle, look in front, under and behind, scanning for any objects in your travel path as you approach. Seat belts must be worn anytime the vehicle is in motion. Eliminate distractions, such as phone use, prior to driving. When pulling from a parked position, signal and check mirrors to clear your path.

2. Hitting others in the rear is dangerous - Back Off!

Maintain a 4 second following time behind the vehicle in front. Increase the following time as your speed increases or road conditions change. Back off when another vehicle moves in front. When cut off in traffic, let the other vehicles pass. Use a space cushion to avoid sudden stops.

3. Most deadly accidents occur at intersections - Be prepared for the unexpected!

Prior to entering an intersection, slow and be prepared to stop suddenly. Look left, right, and left again. Obey all traffic signs, signals and pavement markings. Check mirrors to rear when slowing or stopping. Be prepared for other drivers to stop suddenly. Signal your intention to turn well in advance. Do not change lanes in the intersection. Watch closely for pedestrians and cyclists. Lets prior vehicles, pedestrians and cyclists pass first. Turn right into the right lane and turn left into left lane. Clear crosswalks before turning. Before turning right, watch for approaching cyclists from the rear. Check your mirrors to the rear when slowing to avoid getting hit in the rear.

4. Hitting pedestrians and cyclists can be fatal - Move away from them!

Move away from pedestrians and cyclists in road. Whenever you're depending on the movements of others, it's important to communicate with them when needed using your horn, lights and signals. Slow down at crosswalks watching for pedestrians and stop if a pedestrian is crossing your travel path. Know that cyclists do not obey the traffic signals.

5. Scan around parked vehicles - Watch for pedestrians and children!

When driving near parked vehicles, watch for pedestrians and cyclists, especially children. Expect drivers and passengers to exit their vehicles. Scan the steering wheels of parked vehicles for movement. If the vehicle is occupied, be aware that the driver could pull into your travel path. Use your mirrors to clear pedestrians around your vehicle.

6. Avoid head-on accidents - Keep eyes scanning out front at least 12 seconds ahead!

Keep your eyes looking out front, aiming at an area at least 12 seconds ahead of your vehicle. Stay centered in the traffic lane. Don't drive on the wrong side of the road. If your wheel drops off the pavement, slow down and ease your way back onto the road. When entering curves reduce your speed to avoid losing traction and have an escape route if your lane is blocked. Don't stop or make a u-turn where it is not possible to see approaching vehicles. Constantly check mirrors for rear traffic conditions.

7. When changing lanes - Make sure it is clear!

When changing lanes - signal, turn your head and check your mirror to clear your path. Do not change two lanes at the same time. Establish your space cushion after changing lanes. Avoid passing in an unsafe location.

8. Backing is the most common accident - Back only when necessary!

Back only when necessary. If you must back, back immediately after scanning the area. Before and during your back, continuously scan the areas into which your vehicle is backing by looking back as well as using your mirrors. A driver's visibility to the rear is limited so back at a slow speed and constantly sound your horn, watching for pedestrians.

9. Speeding reduces your reaction time - Slow down around hazards!

Do not speed. Know the posted speed limit and your speed at all times. Speed limits are set for your safety on dry roads. Adjust your speed to varying road weather conditions. Stay alert to changes in speed limits. When approaching a road work zone, reduce your speed. Slow down in areas where you expect pedestrians, such as in shopping centers, bus stops and schools. Speeding reduces your time to react to hazards and increases the injuries if involved in an accident.

10. Driver distractions cause most accidents - Pay attention while driving!

Pay attention while driving. Driver distractions are the cause of most accidents, especially hitting others in the rear accidents. Distractions, such as eating, personal grooming and using the phone, are especially dangerous. Keep your eyes scanning. Do not look at something in the vehicle while the vehicle is moving. Wait until you have stopped.

24 Auto Accident Types

1. **Backing** - Backed into an object or vehicle. Exceptions are backing into intersections , pedestrians and cyclists.
2. **Intersection** - Intersection accidents occur when two or more vehicles collide at any crossroad.
3. **Sideswipe** - This accident type is to be used only when our vehicle has made parallel contact with another vehicle.
4. **Stationary** - Our vehicle strikes a stationary object such as a tree, pole, fence, awning, mailbox etc.
5. **Property Damage** - This involves property damage caused by our vehicle. Examples are running over sprinkler lines etc.
6. **Hazardous Material** - Non-company party or parties exposed to a Hazardous Material leak involving our vehicle.
7. **Hit while parked** - Our vehicle is parked and hit by another vehicle.
8. **Loading/Unloading** - Non-company party or parties injured involving the loading or unloading of our vehicle.
9. **Hit parked vehicle** - Our vehicle hits a parked vehicle.
10. **Animal** - We hit an animal or an animal makes contact with our vehicle.
11. **Hit in rear** - Our vehicle is struck in the rear. Both vehicles are traveling the same direction in the same lane.
12. **Pulled from park position** - We were stopped and pulled from a parked position making contact with another vehicle.
13. **Rollover** - Single overturned vehicle.
14. **Runaway** - Our driver is not in our vehicle and it rolls away.
15. **Moving Object** - A moving object such as an electrical door or gate hits our vehicle.
16. **Head-on Collision** - Two vehicles collide while traveling in opposing directions, regardless of the point of contact.
17. **Hit other in rear** - Front of our vehicle strikes other party in rear. Both vehicles are traveling the same direction.
18. **Jackknife** - When a tractor and trailer collapse together and comes to a rest in a roadway or parking lot.
19. **Pedestrian - A pedestrian is struck or any way involved with our vehicle.**
20. **Cyclist** - A cyclist is struck or strikes our vehicle or is in any way involved with our vehicle.
21. **Parking lot** - Accidents in a parking lot. Exception - accidents in a parking lot involving pedestrians and cyclists .
22. **Company yard** - Any accident in our yard or lot. Exception - accidents in our lot involving pedestrians and cyclists.
23. **Hit while stopped** - Our vehicle is completely stopped in the legal lane of travel and is struck by another vehicle.
24. **Other** - Should only be used when all other accident types do not apply.

Creating a Safe Driving Workforce

Make a safe driver from day one and work with existing drivers

A. Initial Orientation

- Employees are excited about the Company when they are hired. The Orientation should build on that excitement, helping to reduce turnover.
- A documented Orientation incorporates company expectations for safety, service, and performance.

B. On-Road Training

- Standardized training packets will produce the most knowledgeable employees.
- Employees prefer to learn from and be held accountable by their immediate manager. Management-employee communication always increases employee knowledge, increases job satisfaction, and reduces turnover.

C. Behind-the-Wheel Training

- Safety Rides are used to observe driving methods while providing positive and constructive feedback on the defensive driving skills demonstrated by the driver.
- Annual Safety Rides should be completed on new hires and existing drivers to check continued proficiency. Unsafe drivers should be taken off the road.

Maintaining a Safe Driving Workforce

1. Hire a Safer Driver
2. Train a Better Driver
3. Hold Drivers and Management Accountable
4. Give Recognition for Safe Driving



Concentrate on What Matters the Most

Most Serious Accidents:

- Hit Other in Rear
- Intersection
- Pedestrian
- Cyclist
- Head-On

Most Common Accidents:

- Backing
- Hitting Stationary Objects



2. Hitting others in the rear is dangerous – Back Off!

- ✓ Maintain a 4 second following time behind the vehicle in front
- ✓ Use a space cushion to avoid sudden stops



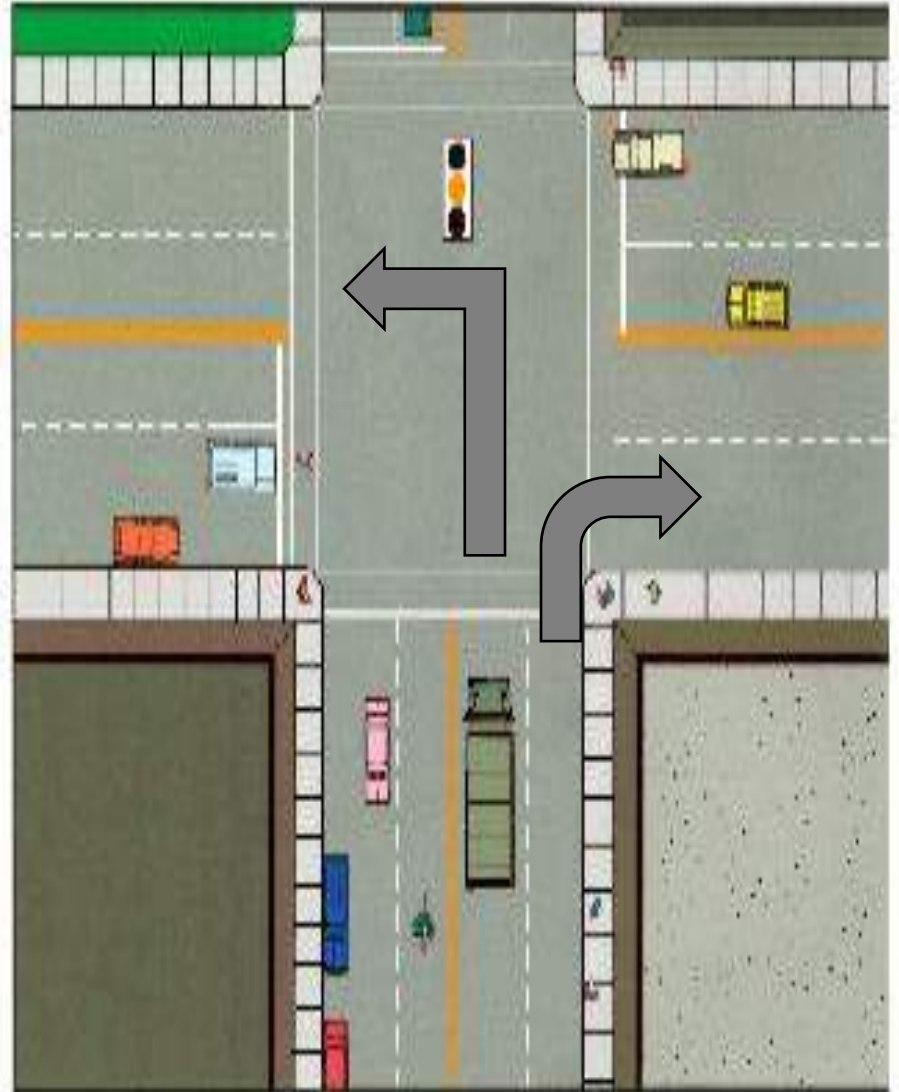
3. Most deadly accidents occur at intersections – Be prepared for the unexpected!

- ✓ Slow and watch closely for pedestrians and cyclists
- ✓ Look left, right and left again at every intersection



Most deadly accidents occur at intersections

- By turning right, I can get hit from the rear and the left.
- By turning left, I can get hit from the rear, left, right and oncoming.
- By planning my route to reduce left turns, I reduce my chance of having a deadly intersection accident by **50%**
- The goal of any safe driving method is to reduce the chance of having an accident.



4. Hitting pedestrians and cyclists can be fatal – Move away from them!



✓ Slow down at crosswalks
watching for movement

6. Avoid head-on accidents – Keep eyes scanning out front at least 12 seconds ahead!

✓ Aim at an area at least 12 seconds ahead of vehicle



8. Backing is the most common accident – Back only when necessary!

✓ Avoid all unnecessary
backing

✓ Back immediately
after scanning the area



9. Speeding reduces your reaction time – Slow down around hazards!



✓ Do not speed and
know the speed limit

10. Driver distractions cause most accidents – Pay attention while driving!

✓ Do not look at
something in the
vehicle while the
vehicle is moving



Integration of Safe Driving Methods with Telematics and Camera Data

Electronic data provided with the corresponding *Record of Safety Ride* safe driving method:

- Telematics data
 - Harsh braking
 - ✓ Use a space cushion to avoid sudden stops
 - Speeding
 - ✓ Do not speed and know the speed limit
- Camera data
 - Following distance
 - ✓ Maintain a 4 second following time behind the vehicle in front
 - Distractions
 - ✓ Do not look at something in the vehicle while the vehicle is moving



Nuclear Verdicts lead to Rising Insurance Premiums

- Nuclear verdicts have increased over the past decade with the introduction of the ‘reptile theory,’ with many jury verdicts surpassing the \$10 million mark.
- Nuclear verdicts typically occur because the jury determines that the Company is willfully or purposely denying any responsibility or involvement in the accident.

What do you consider negligence?

Hire a Safer Driver

- Provide hiring officials with guidance on how best to attract, screen, and qualify applicants.
- Crash history is one of the stronger predictors of future crashes. Talk with the applicant, check with previous employers and be very critical on pre-employment MVRs.
- Hold hiring officials accountable for turnover and safety.



Train a Better Driver

- Develop an Orientation that outlines job-specific expectations and accountability for the driver.
- A 30-60 day New Driver Training Packet for operations should be developed to insure that all new drivers learn standardized training. (reduces turnover)



Hold Drivers and Management Accountable

- Develop a written and progressive disciplinary policy focused on taking corrective action to ensure drivers comply with their training on safe driving methods.
- All telematic and camera data must be addressed by management.
- Include prevention training, crash frequency and coaching effectiveness in Management Appraisals.



Give Recognition for Safe Driving

- A Safe Driving Honor Plan should be developed to demonstrate the high esteem that the company maintains for driving safely.
- Employees deserve recognition for hard work.
 - By the mile or by the year



Chubb. Insured.

**Drivers represent
the company.
Their safety and
service reliability
defines the
company image.**

Record of Safety Ride

CHUBB®

Driver: _____

Date: _____

Observer Instruction

Below are 50 safe driving methods. Observe each method twice for a total of 100 observations. Drivers should use these methods 100% of the time.

1. Review any previous Record of Safety Rides for concerns

3. Add "Y" boxes for a % Score and write at the bottom

2. Observe each driving method and mark "Y" Yes or "N" No

4. Document at the bottom the driver's commitments to correct any "N"

5. If a method is not observed, review with the driver, mark "N/A" and divide the "Ys" by the total observed methods for a % Score

1. Follow a safety routine when starting up - Check the vehicle and surroundings!

<input type="checkbox"/>	<input type="checkbox"/>	When approaching vehicle, looks in front, under and behind	<input type="checkbox"/>	<input type="checkbox"/>	Signals when parking; park safely away from hazards
<input type="checkbox"/>	<input type="checkbox"/>	Buckles seat belt before vehicle moves	<input type="checkbox"/>	<input type="checkbox"/>	Applies parking brake tightly when parked
<input type="checkbox"/>	<input type="checkbox"/>	Eliminates distractions, such as phone use, prior to driving	<input type="checkbox"/>	<input type="checkbox"/>	When pulling from parked position, signals and checks mirror

2. Hitting others in the rear is dangerous - Back Off!

<input type="checkbox"/>	<input type="checkbox"/>	Maintains a 4 second following time behind vehicle in front	<input type="checkbox"/>	<input type="checkbox"/>	When cut off in traffic, lets vehicle pass
<input type="checkbox"/>	<input type="checkbox"/>	Backs off when another vehicle moves in front	<input type="checkbox"/>	<input type="checkbox"/>	Uses a space cushion to avoid sudden stops

3. Most deadly accidents occur at intersections - Be prepared for the unexpected!

<input type="checkbox"/>	<input type="checkbox"/>	Slows and watches closely for pedestrians and cyclists	<input type="checkbox"/>	<input type="checkbox"/>	Slows and is prepared for other drivers to stop suddenly
<input type="checkbox"/>	<input type="checkbox"/>	Looks left, right and left again at every intersection	<input type="checkbox"/>	<input type="checkbox"/>	When stopped in traffic, leaves a space cushion in front
<input type="checkbox"/>	<input type="checkbox"/>	Lets prior vehicles, pedestrians and cyclists pass first	<input type="checkbox"/>	<input type="checkbox"/>	Does not change lanes in the intersection
<input type="checkbox"/>	<input type="checkbox"/>	Obeys all traffic signs, signals and pavement markings	<input type="checkbox"/>	<input type="checkbox"/>	Checks mirrors to rear when slowing or stopping
<input type="checkbox"/>	<input type="checkbox"/>	Turns right into the right lane and turns left into left lane	<input type="checkbox"/>	<input type="checkbox"/>	Signals intention to turn well in advance
<input type="checkbox"/>	<input type="checkbox"/>	Clears oncoming vehicles before turning left	<input type="checkbox"/>	<input type="checkbox"/>	Before turning right, watches rear for approaching cyclists
<input type="checkbox"/>	<input type="checkbox"/>	Clears left crosswalk before turning left	<input type="checkbox"/>	<input type="checkbox"/>	Clears right crosswalk before turning right

4. Hitting pedestrians and cyclists can be fatal - Move away from them!

<input type="checkbox"/>	<input type="checkbox"/>	Moves away from pedestrians and cyclists in road	<input type="checkbox"/>	<input type="checkbox"/>	Slows down at crosswalks watching for movement
<input type="checkbox"/>	<input type="checkbox"/>	Communicates when needed with horn, lights or signals	<input type="checkbox"/>	<input type="checkbox"/>	Stops if a pedestrian is crossing travel path

5. Scan around parked vehicles - Watch for pedestrians and children!

<input type="checkbox"/>	<input type="checkbox"/>	Watches for pedestrians and cyclists near parked vehicles	<input type="checkbox"/>	<input type="checkbox"/>	Scans steering wheels of park vehicles for movement
<input type="checkbox"/>	<input type="checkbox"/>	Expects drivers and passengers to exit their vehicles	<input type="checkbox"/>	<input type="checkbox"/>	Uses mirrors to clear pedestrians walking around vehicle

6. Avoid head-on accidents - Keep eyes scanning out front at least 12 seconds ahead!

<input type="checkbox"/>	<input type="checkbox"/>	Aims at an area at least 12 seconds ahead of the vehicle	<input type="checkbox"/>	<input type="checkbox"/>	Stays centered in traffic lane
<input type="checkbox"/>	<input type="checkbox"/>	Does not stop or make u-turns where it is not possible to see	<input type="checkbox"/>	<input type="checkbox"/>	Does not drive on the wrong side of the road
<input type="checkbox"/>	<input type="checkbox"/>	Enters curves with an escape route in case lane is blocked	<input type="checkbox"/>	<input type="checkbox"/>	Constantly checks mirrors for rear traffic conditions

7. When changing lanes - Make sure it is clear!

<input type="checkbox"/>	<input type="checkbox"/>	Signals, turns head and checks mirror when changing lanes	<input type="checkbox"/>	<input type="checkbox"/>	Establishes a space cushion after changing lanes
<input type="checkbox"/>	<input type="checkbox"/>	Does not change two lanes at the same time	<input type="checkbox"/>	<input type="checkbox"/>	Avoids passing in an unsafe location

8. Backing is the most common accident - Back only when necessary!

<input type="checkbox"/>	<input type="checkbox"/>	Avoids all unnecessary backing	<input type="checkbox"/>	<input type="checkbox"/>	Backs immediately after scanning the area
<input type="checkbox"/>	<input type="checkbox"/>	Sounds horn when backing	<input type="checkbox"/>	<input type="checkbox"/>	Backs slowly and is aware of pedestrians

9. Speeding reduces your reaction time - Slow down around hazards!

<input type="checkbox"/>	<input type="checkbox"/>	Does not speed and knows the speed limit	<input type="checkbox"/>	<input type="checkbox"/>	Adjusts speed to different road and weather conditions
--------------------------	--------------------------	--	--------------------------	--------------------------	--

10. Driver distractions cause most accidents - Pay attention while driving!

<input type="checkbox"/>	<input type="checkbox"/>	Does not become distracted while driving	<input type="checkbox"/>	<input type="checkbox"/>	Does not look at something in vehicle while vehicle is moving
--------------------------	--------------------------	--	--------------------------	--------------------------	---

Driver's Commitments:

- _____
- _____
- _____

DRIVER SCORE: _____ %

Driver's Signature: _____

Observer's Signature: _____

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Prior to entering an intersection, slow and be prepared to stop suddenly. Look left, right, and left again. Obey all traffic signs, signals and pavement markings. Check mirrors to rear when slowing or stopping. Be prepared for other drivers to stop suddenly. Signal your intention to turn well in advance. Do not change lanes in the intersection. Watch closely for pedestrians and cyclists. Let prior vehicles, pedestrians and cyclists pass first. Turn right into the right lane and turn left into left lane. Clear crosswalks before turning. Before turning right, watch for approaching cyclists from the rear. Check your mirrors to the rear when slowing to avoid getting hit in the rear.

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Move away from pedestrians and cyclists in road. Whenever you're depending on the movements of others, it's important to communicate with them when needed using your horn, lights and signals. Slow down at crosswalks watching for pedestrians and stop if a pedestrian is crossing your travel path. Know that cyclists do not obey the traffic signals.

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When driving near parked vehicles, watch for pedestrians and cyclists, especially children. Expect drivers and passengers to exit their vehicles. Scan the steering wheels of parked vehicles for movement. If the vehicle is occupied, be aware that the driver could pull into your travel path. Use your mirrors to clear pedestrians around your vehicle.

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Keep your eyes looking out front, aiming at an area at least 12 seconds ahead of your vehicle. Stay centered in the traffic lane. Don't drive on the wrong side of the road. If your wheel drops off the pavement, slow down and ease your way back onto the road. When entering curves reduce your speed to avoid losing traction and have an escape route if your lane is blocked. Don't stop or make a u-turn where it is not possible to see approaching vehicles. Constantly check mirrors for rear traffic conditions.

7. When changing lanes - Make sure it is clear!

When changing lanes - signal, turn your head and check your mirror to clear your path. Do not change two lanes at the same time. Establish your space cushion after changing lanes. Avoid passing in an unsafe location.

8. Backing is the most common accident - Back only when necessary!

Back only when necessary. If you must back, back immediately after scanning the area. Before and during your back, continuously scan the areas into which your vehicle is backing by looking back as well as using your mirrors. A driver's visibility to the rear is limited so back at a slow speed and constantly sound your horn, watching for pedestrians.

9. Speeding reduces your reaction time - Slow down around hazards!

Do not speed. Know the posted speed limit and your speed at all times. Speed limits are set for your safety on dry roads. Adjust your speed to varying road weather conditions. Stay alert to changes in speed limits. When approaching a road work zone, reduce your speed. Slow down in areas where you expect pedestrians, such as in shopping centers, bus stops and schools. Speeding reduces your time to react to hazards and increases the injuries if involved in an accident.

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Pay attention while driving. Driver distractions are the cause of most accidents, especially hitting others in the rear accidents. Distractions, such as eating, personal grooming and using the phone, are especially dangerous. Keep your eyes scanning. Do not look at something in the vehicle while the vehicle is moving. Wait until you have stopped.

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Accident Type Definitions

1. **Backing** - Backed into an object or vehicle. Exceptions are backing into intersections (2), pedestrians (19) and cyclists (20).
2. **Intersection** - Intersection accidents occur when two or more vehicles collide at any crossroad. This includes driveways and alleys. One exception is when our vehicle is hit in the rear at an intersection (11) and another is when we are backing in an intersection and we back into a fixed object (1). This will more often apply when the vehicle is "IN" the intersection. However, it can apply when both vehicles are "at" the intersection. Intersection will also include entry/exit of parking lots. Intersection should not be used if both vehicles are traveling in the same direction.
3. **Sideswipe** - This accident type is to be used only when our vehicle has made parallel or side to side contact with another vehicle traveling in the same direction. This is not to be used when our vehicle scrapes a stationary object. Exception to this rule will be if our vehicle and the other vehicle are traveling in opposite directions and the mirrors from both vehicles make contact, this would be considered a sideswipe.
4. **Stationary** - Our vehicle strikes a stationary object such as a tree, pole, fence, awning, mailbox etc.
5. **Property Damage** - This involves property damage caused by our vehicle. Examples are making a rut in a customer's yard, running over sprinkler lines etc. Property damage also includes our vehicle damage caused by falling rock, road hazards kicked up by other vehicles, something falling off our vehicle etc. This can include damage to our vehicle as a result of hoses or other equipment not properly adjusted. Any claimant property damage resulting from our vehicle running over an object with the tires and no contact is made with the vehicle-other than the tires.
6. **Hazardous Material** - Non-company party or parties exposed to a Hazardous Material leak or release involving our vehicle.
7. **Hit while parked** - Our vehicle is parked and hit by another vehicle.
8. **Loading/Unloading** - Non-company party or parties injured involving the loading or unloading of our vehicle.
9. **Hit parked vehicle** - Our vehicle hits a parked vehicle.
10. **Animal** - We hit an animal or an animal makes contact with our vehicle.
11. **Hit in rear** - Our vehicle is struck in the rear. Both vehicles are traveling the same direction in the same lane. This applies only when contact from the "front" of another vehicle to the rear of our vehicle. This should include the rear $\frac{1}{4}$ panels of the vehicle.

12. **Pulled from park position** - We were stopped and pulled from a parked position making contact with another vehicle.
13. **Rollover** - Single overturned vehicle.
14. **Runaway** - Our driver is not in our vehicle and it rolls away.
15. **Moving Object** - A moving object such as an electrical door or gate hits our vehicle. This also would be used for falling branches or falling trees - when our vehicle did not make contact with them.
16. **Head-on Collision** - Two vehicles collide while traveling in opposing directions. This usually occurs when one or the other party crosses the centerline. This would apply regardless of the point of contact, as long as one of the vehicles has crossed the center line. Vehicles traveling in opposite directions that slap mirrors only can be considered a Sideswipe (3).
17. **Hit other in rear** - Front of our vehicle strikes other party in rear. Both vehicles are traveling the same direction in the same lane. This should include the rear $\frac{1}{4}$ panels of the vehicle.
18. **Jackknife** - When a tractor and trailer collapse together and come to a rest in a roadway or parking lot. This may or may not mean that the tractor and trailer make contact. This applies regardless of whether or not they are able to drive out of the jackknife. It also applies to tractor/trailer or trailer to trailer contact.
19. **Pedestrian** - A pedestrian is struck or any way involved with our vehicle.
20. **Cyclist** - A cyclist is struck or strikes our vehicle or is in any way involved with our vehicle.
21. **Parking lot** - Accidents in a parking lot. Exception - accidents in a parking lot involving pedestrians (19) and cyclists (20) should be coded as such. This code should only be used when no other code is appropriate. This should be used when applicable to avoid the use of other.
22. **Company yard** - Any accident in our yard or lot. Exception - accidents in our lot involving pedestrians (19) and cyclists (20) should be coded as such. This code should only be used when no other code is appropriate. This should be used when applicable to avoid the use of other.
23. **Hit while stopped** - Our vehicle is completely stopped in the legal lane of travel and is struck or backed into by another vehicle. This includes head on collisions where other party crosses the centerline and we are completely stopped in our lane of travel. This only applies when our vehicle is stopped.
24. **Other** - Should only be used when all other accident types do not apply.