



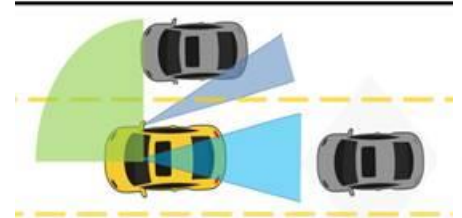
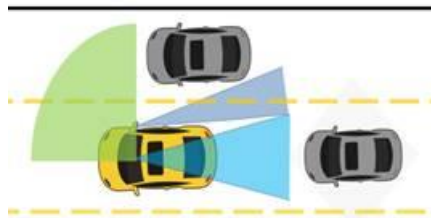
# Preventing Not-at-Fault Accidents

The best offense is often a good defense, and this is especially true when it comes to driving. The first step in preventing these types of accidents is to educate your drivers, new and existing, to become more aware of the role defensive driving plays in preventing roadway accidents. A defensive driving course will help drivers watch for situations where these types of accidents may occur. Experienced drivers can benefit from a refresher from time to time, as well as an inexperienced driver can benefit from initial comprehensive training to build awareness and reinforce skills and habits.

A few useful tips to help reduce accident potential include:

- **When stopping, watch the distance between your vehicle and the vehicle in front of you.** Stop far enough back that you can see where the rear tires meet the road and keep your wheels straight. Stopping in this manner will prevent or minimize accidents that push your vehicle into traffic or the vehicle in front of you. This also provides you more room in case the vehicle in front of you stalls to get around them without backing up in traffic.
- **Don't immediately go on green.** It's not a drag race where being first off the line improves your chances of winning. On the street being first off the stop line places you at greater risk if someone in the cross traffic fails to stop. When a stoplight turns green, wait 3 seconds before pressing the accelerator. Give the intersection a look left, right, left, right to confirm the vehicles are stopping for the traffic light.

- **Watch your mirrors.** Adjust mirrors to minimize blind spots. Check your mirrors frequently – rotate between the front, sides, rear, instrument cluster, etc. Identify any vehicles that might cause an accident due to distractions, speed, following too closely, frequent lane changes, aggressive driving, etc. Paying attention to how vehicles are moving around you helps you be aware of where you can move if you need to take evasive action.



- **Parking cones.** Implement a cone policy for your organization. Placing a cone at the front and rear of your vehicle requires you to “Get Out and Look” around the vehicle for any situations which might cause injury or damage before you move the vehicle.
- **Exiting parking spots.** Driving out of a parking spot is safer than backing out of one. When possible, pull through a parking spot. When this cannot be done, back into the spot. Use your mirrors to back into a spot so you can pull forward when departing. This minimizes the blind spots that are present when backing out of a parking spot and into possible oncoming traffic.



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- **Cover the brake on “stale green lights.”** Traffic signals are programmed to control the traffic flow either by a timed system or based upon traffic backed up in the perpendicular position (in some cases, both depending upon the time of day). When you come upon a signal that has been green for some time, assume it is going to turn yellow soon. Cover the brake in anticipation of this to be more prepared for a change in condition.
- **Increase your following distance and decrease your speed.** When following another vehicle, find a fixed point along the road, then when the vehicle in front of you passes it, start counting. If you are less than three seconds behind that vehicle, increase your distance. In adverse weather, increase that number accordingly. Inversely if someone is following less than 3 seconds, get over or pull over to allow them to pass. A slight delay is a small price for reducing the risk of an accident. This recommended distance varies by type/size of the vehicle and the load and should be adjusted accordingly. The larger the vehicle and lower the traction between the tires and road, the greater the stopping distance required.
- **Always have an out.** If an oncoming vehicle crosses the center and enters your lane, veer to the right.
- **BUCKLE UP and HANG UP.** By buckling up and avoiding distractions, you are committing to putting full attention on the road ahead and driving safely. In many states, and with all commercial motor vehicles, is unlawful to hold a phone while driving. Keeping your mind on the process allows you to notice and react to hazards sooner.



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**Manage driver fatigue.** Driving for extended periods of time without a rest can result in drowsy driving. Drowsiness causes impairment to reaction times and alertness that can be as bad as consuming alcohol. Being awake continuously for more than 17 hours can slow your reaction time to the same level as 0.05% BAC (blood alcohol concentration), which is enough to consider you impaired in many states, or unfit to drive a Commercial Motor Vehicle.

Eastern Alliance data shows that not-at-fault accidents cause more than 51% of all motor vehicle accidents. These accidents, including being struck from behind, “T-bone,” sideswipes, and others, lead to injuries, vehicle damage, and a host of other in-direct losses (e.g., delays, lost productivity, etc.) that impact your people and your organization. While most insurance companies have a subrogation unit/department focused on recovering the costs of an accident from other at-fault parties; the amount recovered is rarely enough to cover the loss. Particularly in cases where the other driver is uninsured or underinsured. This leaves your organization or your insurance carrier holding the proverbial “bag” for some or all of the accident costs. Even if some money is recovered, you cannot recover a life that is lost or the impact of life-changing injuries from an accident that could have been avoided or its severity lessened if the employee had been following good defensive driving actions. Remember **N3L3**®: The next three seconds protects your life, your loved ones and your livelihood!