

| a Berkley Company

Common Driver Errors



Drivers are commonly involved in motor vehicle collisions associated with the following common errors: **backing**, **distracted driving**, **driving left of center**, **following too close/tailgating**, **passing**, **right-of-way violations**, **left turns**, **and speeding or matching speed to conditions**. All of these driving errors are preventable, as they are due to poor errors in the driver's judgement.

Backing

Drivers can help eliminate accidents attributed to improper backing by not backing up unless it is necessary. Consider 'pulling through' a parking spot so that backing is avoided. If you must back up the vehicle, it is important to not rely solely on back up alarms or cameras. Consider parking and stepping out of the vehicle, if it is possible and safe to do so. Conduct a "walk-around" to take a look around your vehicle for persons, obstructions, fixed objects, etc. that may be in the way, and look for low or overhead hazards. When the "walk-around" is complete, and no obstructions are found, return to your vehicle and proceed with caution while backing up. Remember to use your mirrors, and to roll down the windows, if needed, for more viewing options. Turning down the radio is also suggested, so you can hear your surroundings.

Distractions

Distracted driving is becoming more of an exposure given the frequent use of handheld devices and vehicle communication and GPS options. Multitasking is a myth; attempting to perform two "thought functions" at the same time, is known to reduce a driver's perception and reaction time. It is best to just focus on the task at hand – driving.

Driving Left of Center

Drivers can take the following actions in an effort to reduce the potential for head-on collisions: Look far down the road to expand your visual horizon. If another vehicle is approaching in your lane of traffic, then move to the right of your lane, reduce your speed, and if necessary ride off of the road surface.

Following Too Close

Rear-end collisions are common. To reduce the potential for striking the vehicle in front of you in traffic, the National Safety Council recommends a driver leave at least three seconds worth of space between their vehicle and the vehicle in front of them. To determine the amount of space, take a look at a fixed object ahead of you on the road such as a street sign or light post. Once the vehicle in front of you passes that fixed object, count to see how long it takes you to pass that object as well. If you count less than three seconds, more following distance is recommended. More

space, i.e., additional "seconds of following distance" between vehicles should be added during bad weather, darkness, while driving past construction zones, or over and around road debris or dips and bumps in the road. In any of these cases, follow the six second rule. Larger vehicles, and vehicles traveling at higher speeds will require more following distance space between vehicles. Maintaining an appropriate following distance, will give you more time to react to a potential danger observed while driving, and may help prevent an accident from occurring.

Passing

Before passing, ask yourself, "is this pass necessary?" Remember to follow the "3-Second Rule" for distancing prior to passing and when returning to the lane. Always check the vehicle's blind spots prior to moving into the left or passing lane. Turn signals are always recommended when passing, as well as checking your blind spots before moving back into right-hand lane. As always, avoid passing on the right side of another vehicle.

Right-of-Ways

More than half of all urban collisions occur at intersections. Driver techniques include using directional signals to signal intentions early, reduce speed as the vehicle approaches an intersection. To reduce reaction time, cover or place your right foot hovering over the brake (not resting on the brake). Proceed through the intersection when it is safe, clear, and legal.

When stopping in traffic or at a stop light, leave enough space between your vehicle and the vehicle in front of you. A good technique is to make sure you are able to see the vehicle's rear tires and a bit of pavement behind the tires. If the vehicle in front of you stalls or cannot move out of the lane, your vehicle is more likely to fit around the other vehicle without striking it, as long as you left enough room in between when stopped.

Left Turns

Turning left in traffic can be hazardous. If you must turn left, consider the following: use your directional signal to indicate intentions early, obey all traffic signals, and while waiting to turn, keep your wheels straight. Straight wheels may reduce injury if your vehicle is struck from behind. If the wheels are turned left, your vehicle may be struck and pushed into oncoming vehicles. While waiting to turn left at intersections, stay behind the white stop line to reduce the potential of oncoming drivers striking your vehicle while turning too quickly. Remember to yield to oncoming traffic and pedestrians, and begin the turn when it is safe and clear to do so.

Matching Speed to Conditions

Consider reducing or matching speeds to the conditions you encounter on the road. Conditions can include but are not limited to tight curves, construction activity, intersections, heavy traffic, uneven roads, rain, fog, snow, and ice. It is best practice to reduce your speed prior to entrance or exit ramps, and to slow down in work zones. Large vehicles, or those with a loaded trailer, have a higher center of gravity. Sudden changes in speed can shift a load and the center of gravity, which can increase the potential for a rollover or skid.

Practicing these safe driving habits may help reduce the likelihood of vehicle collisions due to driver error. For more information regarding driver safety, please contact Acadia's Virtual Loss Control Team at 207-874-5701 or <u>virtuallc@acadia-ins.com</u>.

Acadia Insurance is pleased to share this material with its customers. Please note, however, that nothing in this document should be construed as legal advice or the provision of professional consulting services. This material is for general informational purposes only, and while reasonable care has been utilized in compiling this information, no warranty or representation is made as to accuracy or completeness.

06/02/2020