



Defensive Driving – Intersections

Defensive driving is driving so as to prevent accidents in spite of the incorrect actions of others or adverse driving conditions, such as weather, traffic, lighting, vehicle or road condition, or the driver's physical or mental state. The defensive driver assumes that other drivers may make mistakes and is on guard in the event an error is made.

Your safety program should include defensive driver training on the proper way to prevent intersection accidents. Crossing intersections with long vehicles presents problems that automobile drivers do not have. Because of their length and their slow acceleration, trucks and buses take much more time to cross and clear intersecting roads than do automobiles. Also, at night, the sides of long vehicles may not be conspicuous to approaching drivers. Drivers of large vehicles must recognize these problems and take special care when crossing intersections, particularly when they are at uncontrolled intersections. The following are management areas that should be addressed regarding defensive driving and tips to provide your drivers to help them become defensive drivers.

Management Issues	Yes	No
Have your drivers been trained regarding safe procedures when crossing intersecting roads?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a step-by-step procedure for approaching, entering, and traversing intersections?	<input type="checkbox"/>	<input type="checkbox"/>
Do you periodically have qualified personnel ride with your drivers to assess their driving habits?	<input type="checkbox"/>	<input type="checkbox"/>
Are vehicles equipped with proper lights and reflective devices to enhance conspicuity?	<input type="checkbox"/>	<input type="checkbox"/>
Do drivers perform a pre-trip inspection to assure that all vehicle lights are functioning properly?	<input type="checkbox"/>	<input type="checkbox"/>
Are drivers aware of the concept of a 'preventable accident' (A preventable accident is one in which the driver failed to exercise every reasonable precaution to prevent the accident. This is irrespective of the extent of property damage and/or personal injury, to whom it occurred or the location of the accident.)?	<input type="checkbox"/>	<input type="checkbox"/>

Driver Tips

To be a defensive driver while crossing intersections, your drivers should:

- Approach intersections assuming that cross traffic may not obey traffic control devices and anticipate the need for avoidance.
- Allow enough time to clear the entire intersection with rear of the vehicle without interfering with cross traffic.
- Be especially cautious crossing uncontrolled intersections at night with large vehicles as approaching drivers may see the vehicle's headlights from the side but may not realize a long trailer is following.
- Keep vehicle lights and reflective devices clean and assure that lights are operational.

For more information, contact your local AIG representative.

The information, suggestions and recommendations contained herein are for general informational purposes only. This information has been compiled from sources believed to be reliable. Risk Consulting Services do not address every possible loss potential, law, rule, regulation, practice or procedure. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any such service. Reliance upon, or compliance with, any recommendation in no way guarantees any result, including without limitation the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. No responsibility is assumed for the discovery and/or elimination of any hazards that could cause accidents, injury or damage. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

This document is not intended to replace any recommendations from your equipment manufacturers. If you are unsure about any particular testing or maintenance procedure, please contact the manufacturer or your equipment service representative.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.