

Defensive Driving – Commercial Motor Vehicle Drivers

Defensive driving is driving to prevent crashes in spite of the incorrect actions of others or adverse driving conditions, such as weather, traffic, lighting, vehicle or road condition, or a driver's physical or mental state. As a driver, a preventable crash is one in which you failed to exercise every reasonable precaution to prevent the crash - irrespective of the extent of property damage and/or personal injury, to whom it occurred, or the location of the crash. The following are areas to consider to avoid crashes, including those where you are not "legally" responsible, but where your actions could have prevented the crash.

In general, to be a defensive driver, you need to:

- Assume other drivers will make errors.
- Keep the lights, mirrors, windows, and windshield of the vehicle clean, and assure that its lights are operational.
- Adjust your vehicle's mirrors to assure maximum viewing area from your seating position.
- Adjust speed, position, direction, and attention to be able to maneuver safely if a hazard develops.
- Scan far enough ahead to be able to react safely to approaching situations.
- Scan frequently to the side and rear for passing or approaching vehicles.

Start-Up

To be a defensive driver when moving the vehicle from a parked position, you need to:

- Walk around your vehicle to ensure you have safe clearance before moving the vehicle.
- Look underneath the vehicle and check the "blind areas" you will be moving through.
- Move the vehicle as soon as possible after assuring all is clear.
- Start up slowly to allow other vehicles and pedestrians, who may have unexpectedly approached, to safely move away.
- Tap your horn in congested areas to warn others you will be moving and/or recruit someone to assist you.

Parking/Stopping

While you should always park your vehicle completely off the road whenever possible, operations sometimes require stopping a vehicle in the travel lane. To be a defensive driver when parking, you should:

- Never park a vehicle in the travel lane near the crest of a hill.
- Turn on the vehicle's flashers, day or night, if you pull off on the shoulder of the road or are forced to stop in a travel lane. At night, drowsy drivers who see only taillights
- on a vehicle may follow the lights thinking your vehicle is still moving and rear-end the vehicle.
- When necessary, place emergency warning devices to alert other drivers that your vehicle is stopped.

Adverse Driving Conditions

Failure to adjust to adverse driving conditions is a major factor in crash causation. The adverse conditions most frequently encountered result in reduced traction and reduced visibility, including rain, snow, ice, loose road surfaces, and time of day. To be a defensive driver when driving in adverse conditions, you should:

- Increase following distance enough to avoid a rear-end collision if a driver in front brakes hard or loses control.
- Use emergency flashers as necessary to warn other drivers you are slowing down.
- Apply brakes gently, and steer without jerky movements.
- Be extremely cautious when pulling an empty trailer or bobtailing in slippery conditions as lightly-loaded wheels lock up easily during braking.
- Beware of traveling too slowly on slick, banked curves. The vehicle might slide sideways into traffic or slide off the road without sufficient forward motion.
- Get off the road in a safe area, and wait for conditions to improve, if necessary.

Right-of-Way

You should always give right-of-way when entering traffic, when turning left in front of approaching traffic, and when changing lanes. To be a defensive driver, you should:

- Not force other drivers to brake or steer because of an obstructive maneuver into their path.
- Assume other drivers will not see or avoid you if you maneuver into their path.
- Proceed only after you are sure you will not conflict with other traffic.

Lane Control/Passing

Lane control/passing crashes primarily result from following too closely or being inattentive to traffic conditions. To be a defensive driver in maintaining lane control and passing other vehicles, you should:

- Scan the roadway ahead for traffic and road conditions, including vehicles that may be entering the roadway from side roads or driveways.
- Watch out for vehicles passing other vehicles in your lane from the opposite direction.

- Maintain a safe following distance. Try to ensure that if the driver in front of you slams on his/her brakes or makes an emergency maneuver, you can avoid a crash, stay in your lane, and not be hit by the vehicle behind you. Following distance needs to be increased if the driver behind is following too closely to provide the other driver sufficient stopping distance.
- Flash your brake lights to alert drivers following you if you perceive trouble ahead.
- Give right-of-way whenever changing lanes.
- Thoroughly observe the lane you plan on entering to assure there are no vehicles in your blind spots.
- Always signal your intentions far in advance of any lane-changing maneuver.
- Assume the driver in front of you does not know that you are changing lanes or passing, as that driver may pull to the left to pass a vehicle in front of their vehicle or to make a left turn.
- Assure that you have sufficient distance to complete a pass if there is a vehicle approaching from the opposite direction.
- Back off if the vehicle you are trying to pass speeds up.

Negotiating Curves

While automobiles can lose traction and "slide out" of a curve at an excessive speed, commercial motor vehicles will tend to roll over. The more top heavy a vehicle is, the more likely that it will roll over rather than slide out of a curve. To be a defensive driver, you should:

- Ensure that cargo loads are secured to prevent moving from side to side.
- Ensure that the fifth wheel is adequately lubricated on tractor-trailers.
- Maintain speeds below the curve advisory speed, as warnings are designated for automobiles.
- Reduce speed before entering a curve as there may not be enough time to slow down before rolling over if a curve is entered too fast. Since trailers usually begin to roll first, you may not know the vehicle is rolling over until it is too late.
- Stay off the roadway shoulder in curves. The right- or left-side wheels may drop or sink down into a shoulder and increase the chance of a rollover.

Turning

Making turns with long vehicles creates problems that automobile drivers do not have. Blind spots make it difficult to see other vehicles, and vehicle length forces drivers to make wide turns, often encroaching upon adjacent lanes of traffic. To be a defensive driver while making turns, you should:

- Always use turn signals well in advance of the turn.
- Check mirrors to help assure that other drivers are aware of your intentions.
- Be careful that your tracking path does not cause the vehicle or trailer to interfere with pedestrians, other vehicles, or stationary objects.

For Right Turns:

- Move to the right lane well in advance, so you are positioned to make a safe turn.
- Keep the rear of vehicle to the right to block other vehicles from passing on the right.
- Wait for other vehicles to clear, if encroaching upon other lanes, and then turn slowly.

For Left Turns:

- Only start turning when there is enough time for the rear of your vehicle to clear the intersection without forcing opposing drivers to slow down or swerve.
- Not assume opposing drivers will see you.

Intersections

Because of their length and their slow acceleration, trucks and buses take much more time to cross and clear intersecting roads than automobiles. To be a defensive driver while crossing intersections, you 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 the 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 the length of your vehicle.

Downgrades

The main reason for loss of vehicle control on downgrades is brake failure resulting from the use of improper control techniques by the driver. To be a defensive driver in negotiating downgrades, you should:

- Know the gearing on your vehicle. The gear to select for descending a grade should be no higher than that required for ascending the same grade; however, some vehicles may require a lower gear.
- Put the truck in the proper gear, and check brake function before descending long, steep grades.
- Use a lower gear if speed cannot be controlled with light (10-psi) brake pressure.
- Apply both cab and trailer brakes. Applying only trailer brakes could cause overheating and brake failure.

Pedestrians

Most pedestrian accidents occur when the pedestrian walks onto a roadway and into the path of an approaching vehicle. Pedestrians often misjudge the speed and closeness of a commercial motor vehicle and assume a driver can and will slow down for them. In addition, pedestrians think that because they can see the vehicle, the driver can see them. Remember that pedestrians all too often walk or stand in the blind

spots in front of and to the right of a vehicle. To be a defensive driver when interacting with pedestrians, you should:

- Scan around the vehicle thoroughly, when pedestrians are present, and. anticipate that a pedestrian may do the unexpected.
- Adjust your driving speed accordingly.
- Assume that a pedestrian will not give you the right-of-way until it is obvious the pedestrian is waiting for the vehicle to pass.
- Be extra careful at night in pedestrian areas, as pedestrians may assume you can see them because they can see the vehicle headlights so easily.
- Turn widely and slowly enough to avoid having the trailer run onto the sidewalk.

Emergency Situations

Emergencies include stalling in a travel lane, engine compartment, or wheel fire, and lighting system failure. Having emergency equipment available in the vehicle, and knowing how to use it, will greatly assist a driver in emergencies. To be a defensive driver when handling emergencies, you should:

- Inspect the vehicle prior to operation to assure that all emergency equipment is in place.
- Turn on emergency flashers and place emergency warning devices immediately after the vehicle stops.
- Try to coast off the travel lane, if safe to do so, if the vehicle breaks down in a travel lane
- Try to extinguish a fire only if you have been trained in correctly operating the fire extinguisher and it does not put you in danger.

For more information, contact your local AIG representative.

COPYRIGHT ©2014, ISO Services, Inc.

CH-10-41 9/11/1

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 <u>www.aig.com</u> | YouTube: <u>www.youtube.com/aig</u> | Twitter: @AIGinsurance <u>www.twitter.com/AIGinsurance</u> | LinkedIn: <u>www.linkedin.com/company/aig</u>. 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.

AlG 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 <u>www.aig.com</u>. 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.

© American International Group, Inc. All rights reserved.