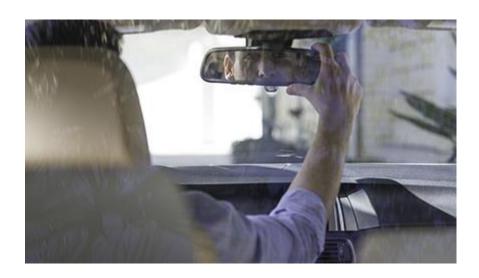
Driving safety tips every responsible driver should know



When you're behind the wheel of a car – whether alone or with passengers – driving safely should always be your top concern. We're more distracted than ever, so it's crucial to know the basics of safe driving and practice them every time you're on the road in order to drive responsibly. Here are some safe driving tips:

Top 4 driving safety tips

Focus on driving

Ignoring <u>distractions while driving</u> and maintaining focus on the road is key to driving safely. In order to keep focused while driving, you should follow these steps:

- Keep 100% of your attention on driving at all times no multi-tasking.
- Don't use your phone or any other electronic device while driving.
- Slow down. Speeding gives you less time to react and increases the severity of an accident.

Defensive driving

What is defensive driving? Defensive driving is when motorists use accidentpreventing techniques with a focus on driving safely. You may even be eligible for a <u>defensive driving discount</u>. To practice defensive driving:

- Be aware of what other drivers around you are doing, and expect the unexpected.
- Assume other motorists will do something crazy, and always be prepared to avoid it.
- Keep a 2-second cushion between you and the car in front of you.
- Make that 4 seconds if the weather is bad.

Make a safe driving plan

- Build time into your trip schedule to stop for food, rest breaks, phone calls or other business.
- Adjust your seat, mirrors, and climate controls before putting the car in gear.
- Pull over to eat or drink. It takes only a few minutes.

Practice safety

- Secure cargo that may move around while the vehicle is in motion.
- Don't attempt to retrieve items that fall to the floor.
- Have items needed within easy reach such as toll fees, toll cards and garage passes.
- Always wear your seat belt and drive sober and drug-free.
- Don't allow children to fight or climb around in your car they should be always buckled in their seats. Too much noise can easily distract you from focus on the road.
- Avoid driving when you're tired. Be aware that some medications cause drowsiness and make operating a vehicle very dangerous. Learn more about drowsy driving.
- Always use caution when changing lanes. Cutting in front of someone, changing lanes too fast or not using your signals may cause an accident or upset other drivers.
- Be extra careful while driving during deer season.

Common sense about safe driving

What to do after a car accident

If you're in an accident, first make sure no one in the car is injured. Next, check on the passengers in the other vehicle, pedestrians and anyone else nearby to make sure they're OK. Then do these five things:

Stay at the scene

Leaving can result in legal consequences, like fines or additional violations.

Call 911 or the local police immediately

They'll dispatch an officer and medical personnel to the scene of the accident. Once the cops arrive, wait for them to complete an accident report.

Stay in the car

If you're on a busy highway, stay inside the car and wait for the police or an ambulance. It's dangerous if passengers stand along a freeway or other road with lots of traffic.

Stay calm

Don't get into an argument or a fight with the other driver. Simply exchange contact and insurance information. If possible, also get the name and phone numbers of witnesses.

Contact your insurance provider

Call your insurance provider to report the claim. Your agent will ask you for any paperwork you receive about the accident and will give you important information on getting your car fixed.

Find out more about what to do after an accident or a hit-and-run.

Speeding, traffic, & road safety laws

Some roadways are designated as low-speed zones. These include areas with high pedestrian traffic, such as school zones and streets lots of intersections close together. Driving over the speed limit can put you and others at risk of harm. Here are some important laws to follow in order to properly practice road safety:

- 1. Never pass a stopped bus displaying a stop sign to its left. That means children are crossing the street.
- 2. If you hear a siren coming behind you, pull to the side if you can, stop and wait until the police car or fire truck goes by.
- 3. Completely stop at stop signs and look for other drivers and pedestrians before you proceed.
- 4. Always obey the posted speed limit. Speeding tickets are costly, and penalties for speeding can include fines, court appearances and loss or suspension of your driving privileges. Also, depending on your insurance policy, speeding tickets can raise your rates.
- 5. When parking your vehicle, always be mindful of handicapped signs, fire hydrants, bus stop zones, parking restrictions for certain times of day, and parking spots that require permits. Just remember to heed all the signs. Even if you must circle the block a couple times, it sure beats getting fined or having your car towed.

Drive responsibly; All about DUI & DWI

Part of driving responsibly is to not get behind the wheel after consuming alcohol. Doing so not only puts yourself in danger, but it also risks the safety of others. Driving after drinking too much alcohol is known as Driving Under the Influence (DUI) or Driving While Intoxicated (DWI). Alcohol slows your reflexes, temporarily lowers your mental acuity, and can thus compromise your ability to control a vehicle and drive it safely. And yes, even "buzzed driving" is still drunk driving and can be just as dangerous.

A DUI arrest can lead to expensive consequences, including spending time in jail, a suspended driver's license, and fines. If you hit and/or kill someone while you are driving impaired, the consequences are even worse.

It's also illegal to have an open container of alcohol in your car. If you're transporting alcoholic beverages, they should be sealed and in the trunk.

All 50 states have now set .08% Blood Alcohol Concentration (BAC) as the legal limit for Driving Under the Influence, according to the Insurance Institute for Highway Safety (IIHS). For commercial drivers, it's .04%. And if you're under 21, it's zero tolerance – any amount of alcohol is grounds for a DUI arrest.

In some cities, law enforcement officials set up sobriety checkpoints along the road to identify and deter impaired drivers. These are typically set up during holiday weekends or on dates when there might be more drinking and driving.

If you're stopped at a checkpoint, you'll be asked several questions and might be asked to perform a sobriety test (like saying the ABC's backwards, performing some physical movements or breathing into an alcohol sensor). If these tests show that you have high alcohol levels, the police may arrest you.

Winter driving tips

Winter brings all sorts of driving headaches: snow, freezing rain and slush, which all make the roads more hazardous. Winter precipitation could not only bring about snow covered roads, but also a lack of road visibility during snowfall and slick roads due to snowflakes sticking to roadways and black ice. As <u>winter driving conditions</u> throw many challenges at motorists, here are some safety tips to help you handle the hassle that comes with winter driving:

- 1. First, buckle up. Basic car safety always encourages the use of seat belts and car seats. They're one of your best defenses in a crash. And it's the law.
- 2. Use extra caution in areas that freeze quickly, especially intersections, shaded areas, bridges and overpasses.
- 3. Get in the habit of regularly checking weather reports on TV or online so you can prepare for bad weather. On severe weather days, schools and workplaces might close or delay opening. Consider staying at home if you don't need to be on the road.
- 4. Keep an <u>emergency kit</u> in the trunk of your car including blankets, a first aid kit and jumper cables. Check out our full list of items for your emergency car kit.
- 5. Make sure your cell phone is fully charged and that your car always has a full tank of gas.