

Defensive Driving – Adverse Conditions

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 drive in adverse conditions. Failure to adjust to adverse conditions is a major factor in accident causation. The adverse conditions most frequently encountered result in reduced traction and reduced visibility. Conditions that reduce traction include rain, snow, ice, slush, and gravel. Reduced visibility conditions include twilight, darkness, rain, snow, and fog. Drivers should not only develop the skills and judgment necessary to keep their own vehicle safely under control, they should also try to anticipate and be prepared to compensate for errors other drivers make during such poor driving conditions. 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 drivers been trained to safely maneuver on slippery surfaces and under reduced visibility conditions?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a safe off-road area available to drivers for practicing vehicle handling on slippery surfaces?	<input type="checkbox"/>	<input type="checkbox"/>
Do your drivers know what causes jackknifing and how to prevent it?	<input type="checkbox"/>	<input type="checkbox"/>
Do trip schedules take into account the potential effect of inclement weather?	<input type="checkbox"/>	<input type="checkbox"/>
Are tire chains provided when operating in areas that warrant their use?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know if your drivers operate safely on slippery surfaces and under reduced visibility conditions?	<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"/>
Do drivers properly adjust mirrors and perform a pre-trip inspection to assure that all lights are functioning properly, tires have sufficient tread and pressure, windshield wipers function and washer fluid is available, and that tire chains are available where necessary?	<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"/>

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Driver Tips

To be a defensive driver when driving in adverse conditions, your drivers should:

- Increase following distance enough to avoid a rearend collision if a driver in front brakes hard.
- Keep headlights, tail lights, mirrors, windows, and windshield clean.
- Use emergency flashers as necessary.
- Apply brakes gently and steer without jerky movements.
- Be extremely cautious when running empty or bobtailing in slippery conditions. Lightly loaded wheels lock up easily during braking and this induces jackknifing.
- Beware of traveling too slowly on slick, banked curves. The vehicle might slide sideways into traffic or slide off the road.
- Be prepared to get off road and wait for conditions to improve, if necessary.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.
301 E. Fourth Street, Cincinnati, OH 45202 F13835-LP (12/12)

