

Defensive Driving – Emergency Situations

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 handle a vehicle emergency. Emergency situations include stalling in a travel lane, stopping for an accident in the driver's path, engine compartment fire, wheel fire, and a blown fuse in the lighting circuit. Having emergency equipment available in the vehicle, and knowing how to use them, will greatly assist a driver in avoiding hazards that arise in these types of situations. 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 properly control their vehicles on downgrades?	<input type="checkbox"/>	<input type="checkbox"/>
Do drivers know how to select proper gearing for downgrade descents?	<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"/>
If vehicles are equipped with brake application pressure gauges, do drivers know how to use them?	<input type="checkbox"/>	<input type="checkbox"/>
Do your drivers know how to check the condition of braking systems?	<input type="checkbox"/>	<input type="checkbox"/>
Do drivers perform a pre-trip inspection to assure that all vehicle brakes are functioning properly?	<input type="checkbox"/>	<input type="checkbox"/>
Is brake system maintenance performed as needed, and are brakes adjusted properly?	<input type="checkbox"/>	<input type="checkbox"/>
Are brake system maintenance intervals adjusted to reflect the terrain that vehicles normally operate on (e.g., shortened for mountainous terrain)?	<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 handling emergency situations, your drivers should:

- Turn on emergency flashers immediately and try to coast off to shoulder, if safe to do so, should the vehicle stall.
- Place emergency warning devices immediately, if the vehicle breaks down in a travel lane.
- Only try to extinguish a fire themselves if they have been trained in correctly operating the fire extinguisher and it does not put them in danger.
- Call for help as soon as possible.
- Know how to replace fuses (if fuses are used on the vehicle).
- Inspect the vehicle prior to operation to assure that all emergency equipment is in place.

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 F13837-LP (12/12)

