

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 about 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 know if your drivers are practicing safe procedures when crossing 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 brakes 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"/>

Crossing intersections with long vehicles presents problems that automobile drivers do not have. Drivers of large vehicles must recognize these problems and take special care when crossing intersections.

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 ensure that lights are operational.

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 F13838-LP (12/12)

