

Defensive Driving – Negotiating Curves

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 negotiate roadway curves. While automobiles can lose traction and slide out when negotiating a curve at an excessive speed, commercial motor vehicles will tend to rollover. The more top-heavy a vehicle is, the more likely it will rollover rather than slide out of a curve. During a tractor-trailer rollover, the trailer usually begins to roll before the tractor. By the time the driver realizes that the trailer is rolling, there is not much that can be done to prevent a complete rollover. The following are management areas that should be addressed regarding defensive driving and tips to provide your drivers to help them become better defensive drivers.

Management Issues

	Yes	No
Do drivers know that the posted advisory speed on curves is not for commercial vehicles, but for automobiles?	<input type="checkbox"/>	<input type="checkbox"/>
Do your drivers know that commercial motor vehicles generally cannot negotiate curves at as high a speed as automobiles without the possibility of rolling over?	<input type="checkbox"/>	<input type="checkbox"/>
Do your drivers know what conditions make rollover more likely (e.g., high center of gravity of load, unsecured heavy load, excessive speed, etc.)?	<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, your drivers should:

- Ensure that cargo loads are secured to prevent moving from side to side.
- Ensure that the fifth wheel is adequately lubricated.
- Remember that top-heavy cargo will cause commercial vehicles to rollover in curves at speeds lower than those loaded with flat, compact cargo.
- Maintain speeds below the curve advisory speed to prevent rollover incidents.
- Reduce speed before entering 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, a driver may not know the vehicle is rolling over until it is too late.
- Stay off the shoulder in curves. The right or left side wheels may drop or sink down into a shoulder and increase the chance of a rollover.

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.
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