

Defensive Driving – Parking

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 park a vehicle. Parking on, or partially on, a travel lane creates a hazard - this is especially true at night. On congested metropolitan streets, drivers expect to see parked vehicles in their lane and are usually ready to react and avoid them. On rural and high-speed roads, drivers do not expect to see vehicles parked in their lane. Their attention level may be lower and they may not be able to react quickly enough to avoid a collision. 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 regarding safe parking procedures (e.g., not parking near the crest of a hill)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know if your drivers practice safe parking procedures?	<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 your vehicles equipped with emergency warning devices?	<input type="checkbox"/>	<input type="checkbox"/>
Do drivers know how to set up and place emergency reflective triangles?	<input type="checkbox"/>	<input type="checkbox"/>
Do drivers properly adjust mirrors and perform a pre-trip inspection to ensure that all lights and accessories are functioning properly and that emergency equipment is on the vehicle?	<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 parking, your drivers should:

- Always park their vehicle completely off the road. Even leaving a small portion of the vehicle on the travel lane creates a serious hazard.
- Never park a vehicle in the travel lane near the crest of a hill.
- Turn on the vehicle's flashers day or night, if they pull off on the shoulder of the road or are forced to park in the travel lane. At night, drowsy drivers who see only tail lights on a vehicle may follow the lights thinking the vehicle is still moving.
- Keep the vehicle's lights, mirrors, windows, and windshield clean.
- Place emergency warning devices immediately, if the vehicle breaks down in the travel lane.

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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