

## Defensive Driving – Right-of-Way

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 right-of-way. Generally, a driver gives right-of-way to those who are already there. Drivers should also give right-of-way when entering traffic, when turning left in front of approaching traffic and when changing lanes. Drivers must only proceed after they check to ensure they will not conflict with other traffic. The following are management areas that should be addressed regarding defensive driving and tips to help your driver become a defensive driver.

### Management Issues

	Yes	No
Do your drivers understand the meaning of right-of-way?	<input type="checkbox"/>	<input type="checkbox"/>
Do you periodically have a qualified person ride with your drivers to evaluate their behavior in right-of-way situations?	<input type="checkbox"/>	<input type="checkbox"/>
Does your company have a realistic scheduling policy that encourages drivers to give right-of-way rather than take it?	<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"/>

Drivers should also give right-of-way when entering traffic, when turning left in front of approaching traffic and when changing lanes.

**Driver Tips**

To be a defensive driver, your drivers should:

- Not force other drivers to brake or steer because of an obstructive maneuver into their path.
- Assume other drivers will not see them or avoid them when they maneuver into their path.
- Move into their intended path or direction only after they check to ensure they will not conflict with other traffic.

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 F13845-LP (12/12)

