

Defensive Driving – The Concept

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. The following are management areas that should be addressed and tips to help your driver become a defensive driver.

Management Issues

	Yes	No
Do you periodically have a qualified person ride along with your drivers to evaluate their defensive driving habits?	<input type="checkbox"/>	<input type="checkbox"/>
Do your drivers understand how they should be driving to be defensive drivers?	<input type="checkbox"/>	<input type="checkbox"/>
Does your company encourage defensive driving?	<input type="checkbox"/>	<input type="checkbox"/>
Have your drivers been trained in regard to defensive driving?	<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"/>
Does your company have an accident review program for classifying preventable and non-preventable accidents?	<input type="checkbox"/>	<input type="checkbox"/>
Has your company defined a standard for judging safe driving performance for its drivers?	<input type="checkbox"/>	<input type="checkbox"/>

During a typical start-up/back-up situation, a vehicle has been parked for a long enough time to allow pedestrians and other vehicles to approach and rest within a few feet of the parked vehicle.

Driver Tips

To be a defensive driver, your drivers should:

- Learn to recognize driving situations that can be hazardous.
- Assume other drivers will make errors.
- Adjust speed, position, direction, and attention to be able to maneuver safely if a hazard develops.
- Scan far enough ahead to be able to react safely to approaching situations.
- Scan frequently to the side and rear for passing or approaching vehicles.
- Scan thoroughly before changing speed or direction.

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 F13847-LP (12/12)

