



The Safe Driving Guide

Words of encouragement from your SAFECO agent.

Driving a car is second nature to most Americans.

We use it for pleasure, for business, for quick transportation from one place to another. In fact, we're so comfortable with our cars we sometimes forget how much discipline and skill it takes to safely guide a multi-ton vehicle traveling at significant speed.

We also tend to forget those driving tips we learned early on.

But here's the sobering truth: Every 10 seconds, someone is injured in an auto accident. Every 10 minutes, someone dies in an auto accident.

Be a defensive (not offensive) driver.

If you don't have a "defensive attitude" when it comes to driving, it's time to develop one. Simply put, having a defensive attitude means keeping your cool even when another driver is aggravating – or downright rude.

It's about controlling your ego (and your temper) no matter how "in the right" you may be.

Before you hit the road.

Before getting behind the wheel, ask yourself the following questions. One "yes" answer could increase your chances of causing (or putting yourself in the way of) an accident.

- Am I exceptionally tired or restless today?
- Am I under a lot of stress, or am I emotionally upset?

- Have I recently taken even a small amount of cold medicine or other over-the-counter or prescription drugs?
- Am I especially distracted by other things in my life?
- Am I angry? Am I running late to an appointment?
- Do I feel like yelling at other drivers?
- Am I under the influence of alcohol or drugs?

Make every ride a safe ride.

Buckle up. It's easy and it takes 3 seconds.

Wearing a seat belt is the most effective safety device you can use in your car – estimated to save 9,500 lives each year. And once a person establishes the habit of wearing a seat belt on every trip, it's usually a habit for life.

Yet every hour someone dies in America simply because they didn't buckle up. In fact, more children in the United States are killed and seriously injured in vehicle accidents than from any other injury-causing incidents.

So make every ride a safe ride for you and your passengers. Make it your law that seat belts be worn and make it clear that the car does not move until everyone is buckled up.

Children follow their parents' example. If you wear a seat belt, they'll wear a seat belt.

Children are precious cargo.

Children depend on you to make sure they are safe. Car seats are the most effective way you can offer protection.

Remember, it is your responsibility to ensure that all children in your vehicle are seated and secured properly in a car seat appropriate to their weight and size.

It's the law in all 50 states.

A word on the back (safest) seat and airbags.

The safest place for children of any age to ride is in the back seat in a car seat. Airbags inflate at speeds up to 200 mph, and can seriously injure or even kill a child in the front seat.

If you don't have a back seat (such as in a pickup truck), make sure you deactivate the passenger-side air bag. However, do not allow anyone to ride outside in the back of a pickup truck.

Choosing the best car seat.

A child's car seat is designed to hold a child securely and to spread the crash force over a wide area of the child's body if there is a sudden stop or crash.

There is no "best" car seat. The best car seat for your child is one that fits your child's weight and height (not age), fits in the car being used, has never been in a crash, and one that you will use correctly each and every time.

Infant seats.

- Are small, portable and fit newborns best.
- Are specifically built for babies up to one year of age and up to 20 pounds.

- Can only be used rear-facing in the back seat of the car.

Convertible seats.

- Can be used rear-facing for infants up to one year of age and up to 20 pounds.
- Can be used forward-facing for toddlers who are at least one year of age and at least 20 pounds, but not over 40 pounds or 40 inches.

Booster seats.

For children about 4 to 8 years old, at least 35" tall and weighing 35–80 pounds.

A two-minute (child) safety review.

- Set an example by wearing a seat belt every time you travel in a car.
- The safest place for a child to ride is in the back seat.
- Never hold a child in your lap while riding in a car. Always put the child in a car seat or booster seat.
- Select the right car seat for your child's weight and height. One size does not fit all.
- Not all car seats fit in all vehicles.
- Follow the manufacturer's instructions for correct car seat installation and harness/strap adjustments.
- Use the vehicle seat belt to anchor the car seat, even when it's empty.
- Never use a car seat that has been in a crash. Even though it still looks all right, it may have been weakened. Call the car seat manufacturer if you have questions about the safety of your seat.
- Premature or low birthweight babies and children with special physical needs may require a specific car seat. Ask your pediatrician.

For more information on kids and car safety, visit the American Academy of Pediatrics Web site at www.aap.org.

For a list of recalled car seats that need repair, call the Department of Transportation Auto Safety Hotline at 888/DASH-2-DOT.



Now that you're wearing a seat belt, turn off that cell phone.

If you feel naked without a lap-and-shoulder seat belt, congratulations.

You've listened to the statistics (injuries reduced by 60 percent when in use), the law (most states require them), and passed down the habit to your kids (they always wear one).

What else can you do to improve your odds of a safe trip?

Turn off the cell phone — a distraction some researchers say is as dangerous as driving under the influence of alcohol.

Good drivers don't just happen.

Good drivers are created by a combination of good role models (parents, take note), a comprehensive driver training class (high school or private), knowledge of the rules of the road (as in study for your driver's license test) and lots of practice.

Of course, all these things are practically useless if a driver isn't alert, aware and able to anticipate and respond to any situation. Here are a few of our favorite safety tips.

The starter basics.

Before starting the engine, remember:

- Fasten your seat belt. Ask passengers to do the same.
- Adjust your mirrors and seat.
- Lock all the doors.
- If you're eating, drinking or smoking — finish before starting the car.
- Turn off your cell phone.

Back-up blues.

"Crunch" is the sound that has greeted many drivers in the process of backing up. To avoid such accidents, remember:

- When your only choice is to back out of a spot, check the area behind your vehicle before you get in the car.
- Always back up at the slowest speed possible.
- If your view is somehow obstructed, ask someone to be your spotter.
- Small children can (and do) run behind cars without warning. Don't hesitate to check once, twice, three times before backing out of a space or driveway.
- Remember that walkers, runners and bicycle riders move fast and seem to "come out of nowhere."
- Keep your eyes open. Be aware. Look before and while you move.

Create a real-life safety zone.

Imagine your car being surrounded by a “zone of space” in which no other car can enter. A safety zone prevents you from getting trapped between vehicles and/or objects on all four sides and gives you room to safely proceed, turn and stop.

What happens when another car enters this imaginary safety zone? Your options for maneuvering out of a difficult traffic situation decrease.

Your real-life challenge? To anticipate the traffic moves of others in order to keep yourself (and others) out of harm’s way.

What speed is safe?

It would be difficult to find a driver who hasn’t at one time or another exceeded the posted speed limit. Unfortunately, speeding doesn’t necessarily save time — but it can and does cause accidents. Remember:

- Don’t drive faster than the posted speed limit.
- Slow down when less than perfect weather and traffic conditions exist. Rain, fog, hail, snow, ice, heavy traffic, etc. all require slower speeds, no matter what the posted speed limit.
- Allow yourself plenty of time to get where you’re going.
- Know what moves your car can (and can’t) make.

Taking the curve.

Curves can be fun, especially if you have the kind of car that takes well to tight moves. In any case, remember the following and stay alive:

- Watch for “curve ahead” warning signs, particularly on narrow mountain roads.
- Always obey the posted speed when heading into a turn. It’s there for a reason.
- Brake before entering the curve, not while you’re in the middle of it. To improve control, accelerate slightly while in the curve.

Safe stops.

Knowing where your brake pedal is doesn’t

guarantee you’ll be able to stop when an emergency situation presents itself.

Remember:

- Your stopping distance depends on three things: how fast your car is moving, how fast you react, how skillfully you can brake without skidding.
- Knowing how long it takes to stop in any given road or weather condition is a learned skill. Practice.
- As your speed increases, your stopping distance also increases. Be aware of the consequences of excessive speed.
- Don’t tailgate. Don’t let others do it to you. Let them pass.
- Take good care of your tires and brakes. Maintain regularly, replace when necessary.

The two-second rule.

To safely stop under “normal” conditions, remember the two-second rule to help you safely judge following distance:

When the rear bumper of the vehicle ahead of you passes a stationary object (like a sign or a tree), begin counting “one thousand one, one thousand two.” Your front bumper shouldn’t reach the same object before you reach “two.” If you pass the object before “two,” you are following too closely. You and your car won’t be able to stop in time to prevent an accident.

A word about skids.

No matter what causes a skid, a few tips can increase your chance of pulling out of it safely. Remember:

- Turn your wheels in the same direction as the skid. Doing otherwise could send your car into a spin. For example, if your front right fender is sliding to the right, turn your wheel toward your right fender.
- If you need to stop and you have an anti-lock braking system (ABS), apply firm, consistent pressure to the brake pedal. However, if your vehicle doesn’t have ABS, slowly pump your brakes. If you jam on the brakes in either case, the skid or spin will just get worse.
- Never lock your brakes. When you do, your steering wheel won’t steer, which is one of the most dangerous things that can happen.



Stay alert. Anticipate all.

Everything happens faster when you're driving on a freeway.

And two-lane country roads may look pretty, but driving can be hazardous.

Think twice before passing.

Those "accidental" introductions.

If you're involved in an accident, several basics apply. Always stop immediately. If possible, use a cell phone to call the police, or ask someone nearby to do so for you.

If anyone is injured, call (or ask someone to call) for medical help. If someone has been thrown from a car, locate that person immediately. That said, here are a few other reminders.

What's expected from you.

If you're able to do so, identify yourself to the other driver(s) and note the following information.

- Place, date and exact time of accident.
- The names, addresses and phone numbers of all involved.
- Insurance company contacts.
- License plate and driver's license numbers.
- The names, addresses and phone numbers of any witnesses.
- The name of the police officer who responds to the accident.

If you witness (or come upon) an accident.

If you're the first one at an accident scene, you may want to offer assistance. This could be as simple as using your cell phone to call for police and medical help.

In any case, remember to protect your own safety by parking well off the road and well away from the accident scene.

Should you decide emergency intervention is called for, determine whether it's safe to turn off the accident victim's car ignition before offering further personal assistance.

If your car is blocking the road.

If you're involved in an accident and your car is partially (or fully) blocking the road, what should you do? The answer depends upon which state you're in.

Some states require accident victims to pull their cars over to the side of the road if at all physically possible to do so. Other states say "leave it where it is." Your state department of motor vehicles can give you the answer.

In all cases, remember to carry warning flares to place around the accident scene. If you can pull over to the shoulder, get as far off the road as possible to avoid others who may veer off the road and drive into you while you are stopped.

Special conditions of note.

In every driver's life, a little rain (or snow, or fog) must fall.

Knowing what to do in special weather conditions can save your life, not to mention the lives of others.



When driving at night.

By definition, night driving is more dangerous than driving during the day. Visibility decreases, fatigue increases and judging distances accurately can be difficult.

Slow down. Turn on your lights at dusk. Don't push it.

When driving while tired.

Driving when extremely tired is never a good idea.

That said, remember to take a break whenever you start to lose your concentration. Stop driving and take a quick 10–20 minute "power" nap. If you're traveling with a passenger, ask them to drive for a while.

Taking a walk, eating a snack, or drinking a caffeine-loaded beverage may also help.

When driving in the rain.

Driving in the rain is unavoidable, but you can do a few things to cut down on the increased risk.

First of all, slow down. If your car does start to skid out of control on a slick street, ease off the brakes and accelerator. Regularly check to make sure your tires have good tread and enough air pressure.

A good rule of thumb: Any time you turn on your windshield wipers, you should also turn on your headlights. Even though you may think your headlights aren't helping you see the road better, they definitely help other drivers see you better.

When driving through fog.

Experienced drivers have some good advice when it comes to driving in fog: Don't do it, wait for the fog to lift.

If that's absolutely impossible, remember: Measurably reduce speed, keep headlights on "low beam" and take extra caution when

entering or exiting freeway ramps. Also remember to watch the right edge of the road, not the center line.

Turn on your windshield wipers. Fog condenses and builds up on windows, making it difficult to see.

If you do stop on the shoulder of the road, set flares at 10-, 15- and 300-foot intervals behind your car.

When driving on snow and ice.

If you live where it snows, chances are you already have chains, studded tires or snow tires. But that's just part of the cold weather safety picture.

Remember: Even with traction tires, driving in the snow (or on ice) is still more dangerous than driving on dry road. Gear down slowly, as sudden movements can force you into a deadly spin. Consider putting a bag of sand in your trunk. The extra weight will help with traction.

Vehicles on ice all react the same and have the same trouble stopping – whether you are in a car or in a four-wheel drive pickup. Go easy, take it slow.

Tip: Make sure you have plenty of windshield wiper fluid. The fluid will help prevent ice buildup on your windshield and wipers.

When driving on mountain roads.

Driving through the mountains can be a thrill, but only if you live to tell the tale. When driving in a mountainous area, remember to check out weather conditions (as well as your car) before the trip.

Other tips: Drive in the center of the lane, don't drive next to the center line. Give your brakes a break by shifting into a low gear on steep grades. Use your brakes to get down to a safe shifting speed, then let your engine compression automatically help you slow down.

New drivers. New freedom, new rules.

Who doesn't remember the first time they took out the family car for a solo ride? What freedom. What pride.

Fortunately, most new drivers follow the rules of the road. However, no matter how well they drive, new drivers are not as good as drivers who've been doing it for even a few years. So be honest. Admit that new drivers are still learning and need practice, practice, practice.

And remember: Driving a vehicle is dangerous. Drinking, doing drugs and driving is deadly.

A word to extra-experienced drivers.

As we age, our eyesight and reaction time slow down. Still, driving provides a sense of freedom and is a privilege few want to give up.

If you're older, honestly evaluate your ability to drive safely. Consider alternatives such as taxis, public transportation or transportation provided by a senior center. Friends and family can also provide rides.

It's hard, but don't let the desire to continue to drive compromise your safety or that of others. The result could be an accident, injury or death.

To learn more.

No matter how long you've been driving, it's always possible to learn something new.

A good way to keep current is to review your state's driving regulations on a regular basis. Also remember that traffic rules can (and do) change from state to state.

If you're a fan of the Internet, you can get more information by visiting the Insurance Institute for Highway Safety at www.iihs.org.

If you would like more specifics on driving safety for new drivers, ask your SAFECO agent for a copy of the *New Driver Portfolio*.



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Thanks for your time.

If you'd like to share your experiences with us, SAFECO would be more than happy to take notice. Contact us at:

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This publication is not meant to be a complete listing of safe practices, but merely an introductory guide.