

DRIVING SAFETY | STAYING ALERT

Get Defensive

Since you share the roadways with so many other drivers, it's critical to keep your head in the game as you commute.

Even if you're the safest driver in the world, the actions of others can impact your drive in a negative way. Defensive driving is key to making sure you protect yourself and your passengers. Here are a few quick tips to become a better defensive driver.

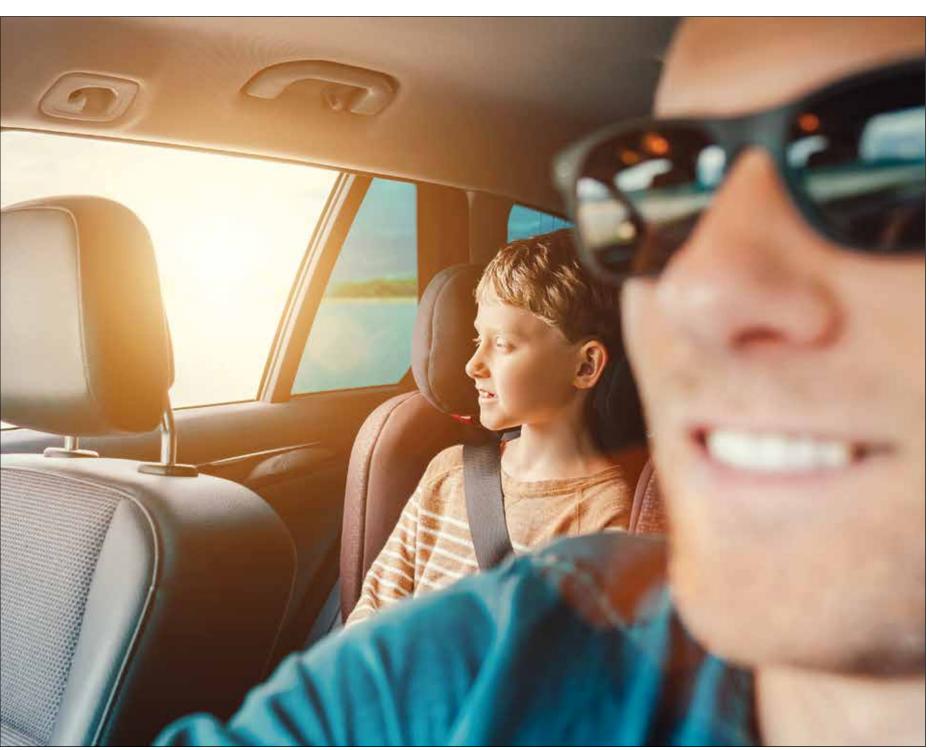
PUT AWAY THE DEVICE

There's nothing smart about using your smartphone while driving. Talking on the phone or texting serve as major distractions that can divert your attention from the road.

Rather than have your device in your lap or in your hands, give it over to a friend or put it in the glovebox for your commute. If you need navigation for your trip, mount your phone to the dashboard so you can keep your hands free.

There are Bluetooth products on the market that can help equip your car with the latest and greatest connectivity capabilities if it isn't outfitted. Ask your local car detailer or electronics company for options that may be right for your vehicle.

SLOW DOWN Tens of thousands of people



die every year due to speeding. By simply following the speed limit posted on busy highways and roads, you can ensure a safer commute. Do not feel like you need to keep up with the flow of traffic if it makes you uncomfortable. Stay safely in the right lane to avoid being distracted by faster drivers weaving in and out of their lanes. Remember that defensive driving is all about paying more attention to drivers around you.

WATCH THE SHOULDERS

Always be prepared to move

to a left lane if someone is pulled over on the shoulder of the road. It is illegal in many states to stay in the right lane if a police officer or emergency vehicle is parked on the shoulder.

Stay defensive around other drivers who may wait until the

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last minute to swerve into a left lane. They may see the emergency vehicle at the last minute and be forced to make a quick decision. Be mindful of how other drivers may react to certain situations and you'll increase your chances of staying safe on the roads.

Have Accurate Directions

Have you ever gotten stuck in an unsafe situation because you're simply lost?

Maybe you've had to stop and ask directions in a potentially dangerous neighborhood? You can avoid these situations simply by mapping out your route before you hit the road.

With today's technology, it's easy to find a navigation application that works for you. There are many mobile options for your smartphone, or you could invest in a GPS system that mounts into your vehicle.

Whatever option you choose, make sure you're comfortable using it and that you keep it updated with the latest mapping information. This will require checking your software for update requirements to give you the most accurate travel information.

STUDY YOUR ROUTE

It's always a good idea to study your route before leaving your home. You never know when technology may fail and leave you hanging in a location you don't recognize, especially on longer trips into unfamiliar spots.

Have a good idea of where you're going by reviewing the entire route. Once you punch in your destination into your navigation application, there should be an option to see a



travel overview that maps out each turn you'll take on your trip.

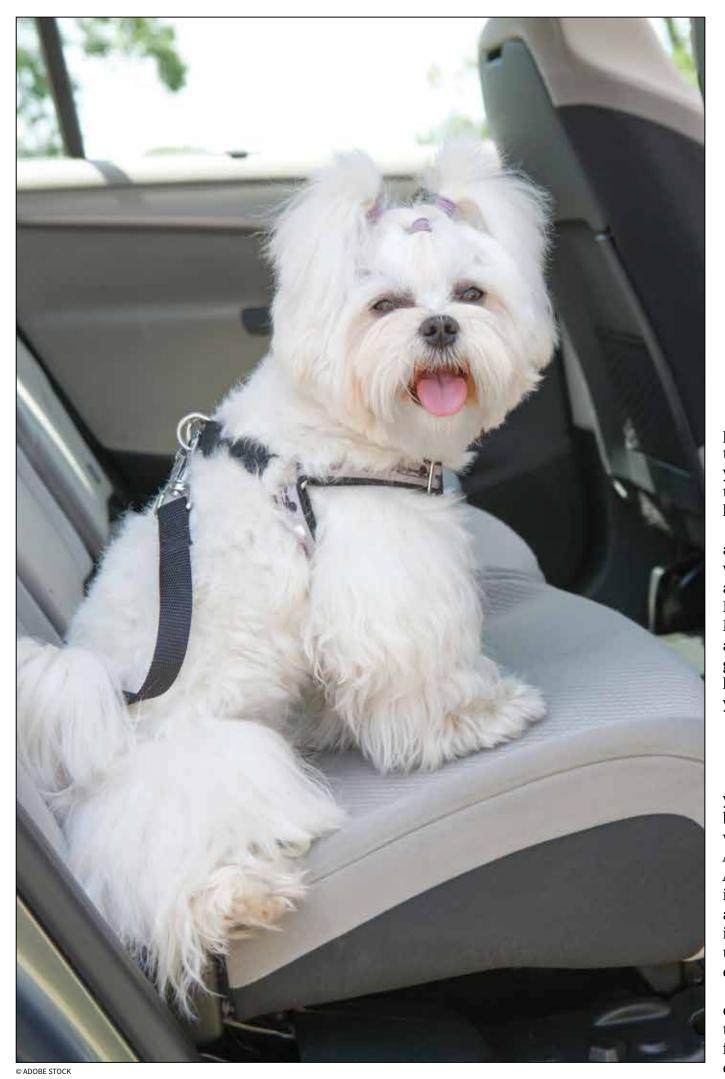
You can even print out the directions to have a backup set in case you get lost.

PHONE A FRIEND

If you have someone in your network who has been to an area to which you're traveling, be sure to ask them for any shortcuts or roads to avoid.

Our friends and family can be great sources of information that can help prevent us from getting to unsafe driving situations. Maybe you know someone who lives locally in the area you're headed. They may have the latest scoop on construction or road closures of which you may not be aware.

DRIVING SAFETY | TRAVELING WITH ANIMALS



Pets and Cars

As fun as a good pet road trip can be, there are certain measures to remember as you try to be the safest driver possible.

Many states have laws in place that could lead to a citation if you're found driving with your pet in your lap. According to Parade magazine, Hawaii has a law that against it.

Other states like New Jersey also fine drivers for operating a vehicle with an unrestrained animal aboard. Connecticut, Maine, Massachusetts, Minnesota, New Hampshire and Rhode Island have language in various laws that prohibits driving with an animal in your lap.

NEVER LEAVE YOUR PET PARKED

Hundreds of pets die each year from heat exhaustion because they are left in parked vehicles. According to the American Veterinary Medical Association, the temperature inside your vehicle can rise almost 20 degrees Fahrenheit in just 10 minutes. In 20 minutes, it can rise almost 30 degrees.

If you are delayed in a store or run into someone you know, this time can add up quickly for your pet. All of a sudden, a quick run into the store turns into a longer time period that could potentially harm your pet. If it's too hot for you to comfortably sit in a parked car with no air conditioning, it's too hot for your pet.

BUCKLE THEM UP

Just as you should always wear your seatbelt, your pet should always be properly restrained while in the vehicle. That means using a secure harness or a carrier.

Why is this so important? A loose pet can be a major distraction to your driving or get stuck under a seat. They could also be injured or killed by the airbag if sitting in your lap during an accident. Unrestrained pets could also be thrown through windows or windshields in a collision.

AVOID PICKUP TRUCK BEDS

There are many dangers associated with letting your pet ride in the bed of a pickup truck. Dogs can fall or jump from the truck bed and be injured or killed on impact. They could also be struck by another vehicle if they fell out of the bed.

The American Veterinary Medical Association recommends using a secured and appropriately sized and ventilated dog kennel if you must travel with them in the bed of your truck. This will keep them secure as you drive around town.

Keeping Safe in Stormy Conditions

When dangerous weather comes around, it often comes with a warning. Heeding these alerts from weather professionals is the best way to make sure you don't get caught in dangerous situations.

Read on for ways to safely handle various weather conditions while you're on the road. Remember, the safety of your passengers comes down to the driving decisions you make from behind the wheel.

WINDY WEATHER AND TORNADOES

According to the National Oceanic and Atmospheric Administration's Storm Prediction Center, there is no safe option when caught in a car during a tornado. Emergency management professionals recommend that if a tornado is visible and a safe distance away, you may be able to drive out of its path by moving at right angles to the tornado.

If you are caught by extreme winds or flying debris, the NOAA suggests you park the car as quickly and safely as possible out of the traffic lanes. This is not the best case scenario. Seek shelter in a sturdy building or underground, if possible.

Here are some other tips from the NOAA on staying safe in dangerous, windy conditions:

Stay in the car with the seat belt on.

Put your head down below the windows. Cover your head with your hands and a blanket, coat or other cushion.

If you can safely get noticeably lower than the level of the roadway, leave your car and lie in that area, covering your head with your hands.

Avoid seeking shelter under bridges, which can create deadly traffic hazards while offering little protection against flying debris.

SNOW AND ICE

If traveling through wintry conditions, it is important to pack plenty of extra warm clothes and emergency items just in case you become stranded due to bad weather. Snow and ice make it difficult to slow down your vehicle. Never slam on your brakes or overcorrect with your steering wheel. These actions can lead to dangerous situations in which your vehicle runs off the road.

Be patient and stay safe while driving, especially in hazardous conditions.

DRIVING SAFETY | ON THE HIGHWAY

Staying Safe Around Big Trucks

If you've ever been next to an 18-wheeler on a busy interstate with no ways of passing or changing lanes, you've likely felt uneasy.

Tire blowouts or abrupt swerving on a windy day can put you in danger. The key to defensive driving around semis and other big trucks is awareness. As long as you're paying attention to your surroundings, you should be able to make quick decisions to keep you and your passengers safe.

THE NUMBERS

The Bureau of Transportation Statistics reports that the total number of freight transportation related fatalities declined by 23.8 percent from 2000 to 2015. These reports are due in large part to the U.S. Department of Transportation's Federal Motor Carrier Safety Administration enacting better processes to increase commercial motor vehicle safety.

STAY OUT OF BLIND SPOTS

Truckers may not have complete line of sight on your vehicle, especially if you drive in their blind spots. These tough-to-see areas for a trucker vary somewhat from truck to truck, but common blind spots are on both sides of the vehicle, as well as at the front and back. You should avoid these spots, especially when a truck is turning, backing up or changing lanes.

MAKE QUICK DECISIONS; DON'T LINGER

Speaking of blind spots,

never linger next to a truck when passing it. Signal and pass quickly to keep safely out of locations truckers may not be able to see you.

Never drive too closely behind a truck. Doing so can lead to a dangerous situation, especially if you fail to stop in time or are hit from behind. This could slam your vehicle into the back of the truck. If you're driving a small vehicle, you could even slide under the semi.

GIVE THEM SPACE

Along the same lines, give big trucks plenty of room to brake. Compared to a 3,000to 4,000-pound car, a tractor trailer can legally weigh as much as 80,000 pounds. A fully loaded truck traveling 65 miles per hour will take almost the length of two football fields to stop in ideal conditions, according to the Utah Department of Transportation.



Safety in School Zones

Haphazardly driving through a school zone — especially during school hours — leads to potentially dangerous situations for both you and small children.

Researchers for a 2016 study by Safe Kids Worldwide observed the street crossing behavior of more than 39,000 middle and high school students walking to and from school, with a focus on unsafe walking behaviors and distractions by mobile devices.

They also made more than 56,000 driver observations during student drop-off and pick-up to assess for distraction and other unsafe driving behaviors.

Here's what they found: • Seventeen percent of middle school students and 27 percent of high school students observed were distracted by mobile devices.

• About one in 10 drivers were distracted by mobile devices while arriving or departing from the school.

• Nearly one in three drivers displayed other unsafe behaviors, such as double parking or stopping in the middle of a crosswalk while dropping off students.

Here are some quick tips to help you stay focused on safe driving in school zones.



PAY ATTENTION

Awareness is key to school zone safety. Keep your eyes on the road and you'll see warning signs, flashing lights or speed bumps used by the school to alert drivers. These are all meant to prompt drivers to lower their speeds to maintain their focus on the school surroundings around them. Especially if you're in an area of the country that you're not used to, be mindful of possible school zones at all times.

SLOW DOWN

A reduced speed limit sign is an indicator of an upcoming school zone. This speed limit could be as low as 10 or 15 miles an hour, so be sure to gradually slow down your vehicle when approaching signs like these.

This will help you avoid slamming on your brakes behind other, slower cars or around children in the crosswalks. Many times, police officers will park their patrol cars in school parking lots during certain times of the morning and afternoon to curb speeding. You can avoid big tickets by slowing down and being a more responsive school-zone driver.

NEVER PASS A BUS

Governors in Idaho, West Virginia and other states recently signed bills into law that will increase fines for motorists who illegally pass stopped school buses. This is a serious offense that puts children in actual danger.

Be patient around school buses and understand that when they are stopped, there's always a chance that children could be walking nearby. Passing the bus could put these children in serious danger.

Distracted Driving By the Numbers

The battle against distracted driving is a relatively new phenomenon, with multiple states recently passing laws making it illegal to text and drive. Multi-tasking when you're driving your family isn't the best idea, but how dangerous is it really?

In 2016, the National Highway Traffic Safety Administration reported 3,450 people died in distraction-affected crashes. Here are other key stats from the NHTSA's study — remember them when you take the wheel to ensure the safety of yourself and your passengers.

More than 90% of car crashes involve human error.

About 391,000 additional people were injured in distraction-affected crashes in 2015, down from 431,000 in 2014.

Some of the study's data showed an improvement in driver safety, specifically in the category of accidents caused by distracted driving:

The percentage of drivers likely to be on either handheld or hands-free cell phones decreased from 11% in 2007 and 2008 to 9% starting in 2009 and continuing through 2012 before steadily declining to 5.3% in 2017. The corresponding hand-

held cell phone use estimate also has dropped from 5.2% of drivers in 2012 to 2.9% of drivers in 2017.

The percent of drivers manipulating hand-held electronic devices has increased 900%, from 0.2% in 2005 to 2.0% in 2016, however, the manipulation of hand-held devices has now decreased for two consecutive years.

STAYING SAFE

The key to maintaining your safe driving record is focus. The more alert and attentive you can be on the road, the better your chances of arriving to your destination in one piece.

Don't forget, devices are just one of many driving distractions. Interacting with passengers, reading directions or eating food are all examples of activities that take your eyes off the road. The safest drivers are those who pay attention to their surroundings and take their driving responsibilities seriously.

FOLLOW THE SIGNS

It's not enough to simply follow speed limits and be

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aware of the vehicles in front of and around you. To enhance your safety, you also need to pay close attention to the road signs and local traffic rules in the area.

Speed limit signs are there for a reason. Going over them can cause you to lose control of your vehicle when maneuvering through sudden, sharp curves, uneven surfaces or construction hazards.

