

Driving Safety



Sharing the Road

Passenger vehicles have long dominated our highways and byways, but we all have a responsibility to share the road.

Be particularly cautious around motorcycles, pedestrians and bicyclists. In some cases, they account for a staggering number of traffic accidents.

MOTORCYCLES

It's particularly important to look out for motorcyclists. They make up just 3% of registered vehicles in the U.S., but account for 14% of our fatalities in traffic. Some 60% of all motorcycle accidents are the other driver's fault, according to one University of South Florida study. The most common cause of a motorcycle accident is when a driver in a passenger vehicle doesn't pay attention while making a left-hand turn. Motorcyclists are almost 30 times more likely to die in a crash than other drivers, the Insurance Information Institute confirms.

BICYCLISTS

Bicyclists, like motorcycles, have the same rights as passenger vehicles. This activity has gotten safer with the advent of dedicated bike lanes, but not all roads have them. Unfortunately, too often bikes go unnoticed by those in larger, more dangerous cars and trucks. The vast majority of traffic-related bicycle fatalities involve a motor vehicle. Watching out for bicyclists is particularly important during

warmer months. Bicyclist deaths peak in June, and they remain high through the end of summer.

SCHOOL BUSES

Going around a stopped school bus is typically illegal — and, far worse, puts children's lives in danger. All traffic should stop with the bus on two-lane roadways — even if the street has a turning lane. Everyone should likewise stop on a four-lane roads that do not have a median. Only traffic immediately following a bus should stop on highways with four or more lanes that are divided by a median or turn lane. Always double check for children as the bus pulls away, even if its lights are off.

CONSTRUCTION ZONES

Pay particularly close attention in construction zones, where distracted drivers often fail to see workers or simply follow too closely. Work-zone fatalities rose more than 40% between 2013 and 2019. More than 115,000 of these crashes happened in 2019 alone, causing 842 fatalities. Those numbers were up from 2017, when 799 motor-vehicle fatalities were recorded. Related work stoppages create an economic cost of more than \$17.5 billion annually. Twenty-five percent of fatal accidents in work zones involve speeding.



How Speed Limits Work

Speed limits have a long history of keeping us safer on the road, but they're not randomly set.

In fact, a lot of planning and thought goes into formulating what goes on those familiar black-and-white signs.

HOW THEY'RE SET

Speed limits on city streets in the U.S. are usually set at 25 or 30 miles an hour, while more rural roadways allow drivers to go 50 or 55 mph. Freeway speed limits are 60 mph and up. Traffic engineers came up with these general parameters after doing a series of tests in speed studies. They determine whether the road is designed for local traffic or commuters, and whether it's straight or curving. They also study how many entry points like driveways and exits exist, while taking into account the width of the lanes and shoulders. Limits are most often set at the federal level in America, but local officials may adjust the numbers as conditions warrant.

A LONG HISTORY

One of the first speed limits actually pre-dates motorized vehicles. The New Amsterdam colony prevented wagons, sleighs and cars to be driven at a gallop in the 17th century. The U.K.'s Stage Carriage Act



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was passed to stop “furious driving” in the 1800s. By 1901, states like Connecticut were passing laws aimed at slowing down passenger vehicles. Congress took control of highway speed limits in the ‘70s, hoping to combat shortages in oil supply, but returned those rights to the states in 1995.

DANGERS AND PENALTIES

Speeding has been a factor in about a third of all traffic fatalities for more than two decades, according to the National Highway Traffic Safety Administration. Nearly 9,500 died while speeding in 2019 alone. As our speed

increases, crash severity goes up, too.

There are physical limits to how much a car or truck can protect the occupant based on how fast you're going, so your chances of injury or death skyrocket. You're more likely to lose control of the vehicle, and have far less time to

respond to conditions. There are penalties in place for speeding in any situation, but those fines go up in certain situations.

Special-condition limits are in place around construction zones and schools. They override any other statutory speed restrictions.

Lighting the Way

The lighting in your vehicle does more than help you see. It also helps you be seen by others, too.

Headlights, turn signals and taillights play crucial roles in keeping us all safe on the road.

HEADLIGHTS

Obviously, you'll need headlights when you drive at night. But there are actually laws in place across the country governing when they should be turned on during the day, as well. Most states require drivers to turn on their lights when the windshield wipers are in use, according to the American Automobile Association. Even if you're driving in a state where no such laws exist, it's a good habit to acquire since visibility can be limited by rainfall, even a minimal downpour. Keep your headlights on until about a half an hour after sunrise, then turn them on about a half an hour before sunset. Consider buying spare bulbs and placing them in your vehicle's emergency kit for those times when one of the headlights fail and you're not near a parts store.

TURN SIGNALS

Turn signals, along with a passenger vehicle's stop lights, are designed to alert others of your intentions as a driver. They give those around you time to react to your vehicle's movements. Engage the turn



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signal early enough that you can slow down, turn or change lanes without risking an accident. Regularly circle around your car or truck to inspect the turn signals and stop lights. A malfunctioning or broken tail light is particularly dangerous, since drivers who are behind

you may find it hard to see you at night or when you are slowing down.

HIGH BEAMS

Sometimes traffic safety really comes down to being respectful of other drivers. If you're using high beams over a

particularly dark stretch of road, be aware of vehicles you are following or those who are coming in the other direction. These very bright lights are very bothersome to others — and they could cause an accident, since high beams can make it difficult for others to

see the path ahead. Some states actually require drivers to dim their lights from a certain distance when approaching. Also, remember that high beams are less effective in certain weather conditions, like rain or fog, so use low beams in those situations.

Keep Little Ones Secure

We take on an added later of responsibility when traveling with children.

Safety starts with buckling them in the proper way, and in the proper seat.

LINGERING DANGER

Rates of death in vehicle crashes for those 13 and younger have consistently declined over the last few decades, but they still cause 25% of all unintentional deaths in this age group. Those numbers could be greatly reduced by buying prescribed seats and installing them according to manufacturer instructions.

There are also dozens of deaths attributed to children who are left in their car seats when drivers exit the vehicle. Children overheat some four times faster than their adult counterparts, according to the National Safety Council. So pay at the pump or use the drive through when a child is riding along, and dial 911 if you see a small child left alone in another vehicle.

TYPES OF SEATS

Any child younger than 13 should ride in the backseat. Infants and toddlers should only use rear-facing seats; they are designed for kids up to 35 or 50 pounds, depending on the model. Children who outgrow rear-facing seats then graduate to a forward-facing version.



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Most of these seats can comfortably hold toddlers and preschoolers up to around 65 pounds. All forward-facing seats have tethers or connectors to fasten to the vehicle's anchors, securing the seat in place. School-aged children should continue to use a booster seat until they have

reached 4-foot-9, meaning when they are 8 to 12 years old. Thereafter, they can ride with a standard seatbelt.

PROPER INSTALLATION

Most modern seats are designed with a safety harness that attaches at five different points to disperse crash

impacts. They don't work, however, if the seat isn't properly installed. Every seat is different, so carefully read the manufacturer's instructions. Be aware that some older vehicles might not have these modern-era lower anchors. In that case, safety belts are sometimes used to hold the

seat in place.

When secured as directed, the seat should not move more than about an inch in any one direction. Never put a rear-facing seat in the front where a passenger airbag is present. If this safety feature deploys, it can cause grave injury or death.

Avoiding Distractions

From hand-held devices to onboard map systems, there has never been more distractions out on the road.

All of this visual clutter has made distracting driving one of the top safety concerns of our age.

COMMON ACTIVITIES

Even the briefest of glances away from the road can lead to disastrous consequences. The National Highway Traffic Safety Administration annually reports thousands of deaths and hundreds of thousands of injuries in crashes involving every-day distractions. Some 3,142 lives were claimed in 2020 alone.

The NHTSA reports that the most common distraction, perhaps unsurprisingly, is texting or related use of a smartphone. Other common activities associated with these accidents include eating or drinking, talking to other passengers, doing makeup or other grooming, studying a GPS or other reading material, watching a video or adjusting the radio or music player.

THE MOST DANGER

Texting presents the most danger because it's a multi-dimensional task. You're using both your eyes and hands. Teens and other tech-savvy people may excuse this behavior because sending a text



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takes only a matter of seconds, but in that time the vehicle travels further than you think. As an example, if you're going 55 miles per hour, five seconds is the equivalent of closing your eyes while driving the length of a football field. Teens are the most distracted drivers, according to the National

Highway Traffic Safety Administration.

ACTION STEPS

When you're driving, you're responsible for your own life and actions, but also the safety of your passengers and those around you. That's a lot to take in, even without added distract-

tions. Studies show that people can only process so much information at any one time. So, if you must use a phone, pull over to make the call. Even modern hands-free technology is distracting enough that you might miss critical cues needed to avoid an accident. Don't eat while you drive, since doing so

obviously makes you less attentive to those around you. Food spills are also a huge distraction. Get settled before you pull out, whether that means picking your favorite playlist, setting the air-conditioning or engaging the GPS. The road and others around you should be your total focus when driving.

Study Up on Safety

If it's been a while since you took your driver's exam, it might be time to brush up on the rules of the road.

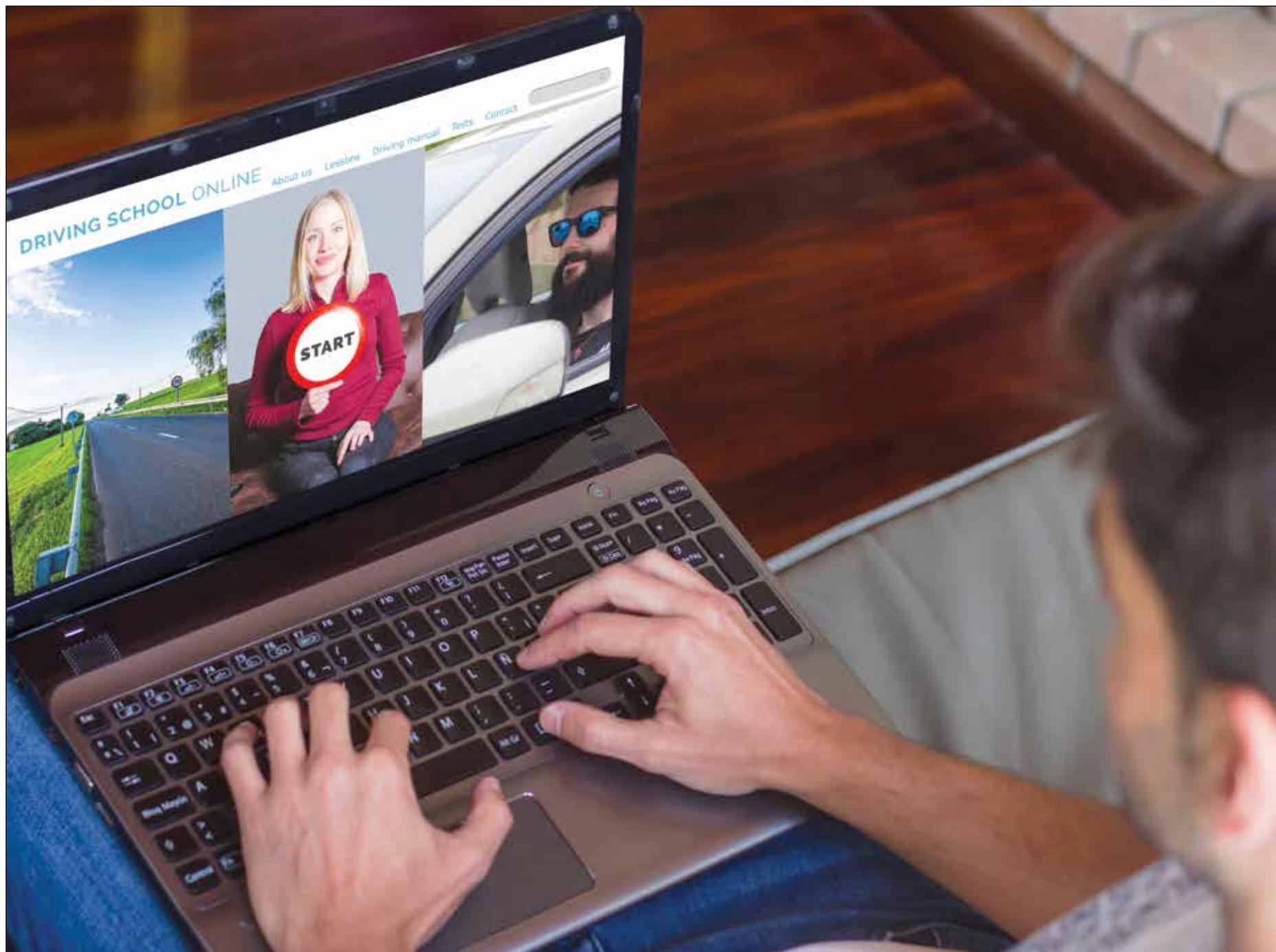
Taking a defensive driving course is one of the easiest and smartest ways to a safer experience behind the wheel. It might also save you a few bucks.

DEFENSIVE DRIVING

Many people only become aware of defensive driving courses when faced with the prospect of a speeding ticket. In some cases, you may be able to qualify for dismissal of the case in traffic court by taking a class that helps you better understand safe driving. But anyone can benefit from learning more about these time-tested techniques. Defensive driving classes stress preparation and anticipation of what other drivers might do. Maintaining safe following distances and speeds are critical elements of this course. You'll also learn more about operating the vehicle safely according to various weather, traffic and road conditions.

WHAT TO EXPECT

A local curriculum might slightly vary, but in general defensive driving courses will highlight specific facts and figures. They'll talk about the time of day when accidents



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tend to occur, and the age groups who are most prone to them. Impaired driving will be discussed, as well as the proper deployment of your vehicle's safety equipment, including seatbelts, child safety seats and airbags. You'll also get helpful tips about passing procedures, predicting potential hazards and

sharing the road.

SIGNING UP

Classes are typically offered both online and in a classroom setting, making them easier to attend even if you have a very busy schedule. The choice really comes down to whether or not you're more comfortable with an in-person

learning experience where you can interact face-to-face with an instructor, or learning virtually where the course unfolds at your own pace. Once you've completed the course, you'll become more confident out on the road. In fact, one Colorado study found that 89% of 1,000 defensive-driving graduates who

were surveyed felt that were safer drivers afterward. But the benefits go beyond improving your performance behind the wheel: Completing an approved course will usually lead to a discount on your car insurance that lasts up to three years, though the amount of these discounts varies.

Be Pedestrian Aware

Pedestrian deaths due to reckless driving have been skyrocketing lately.

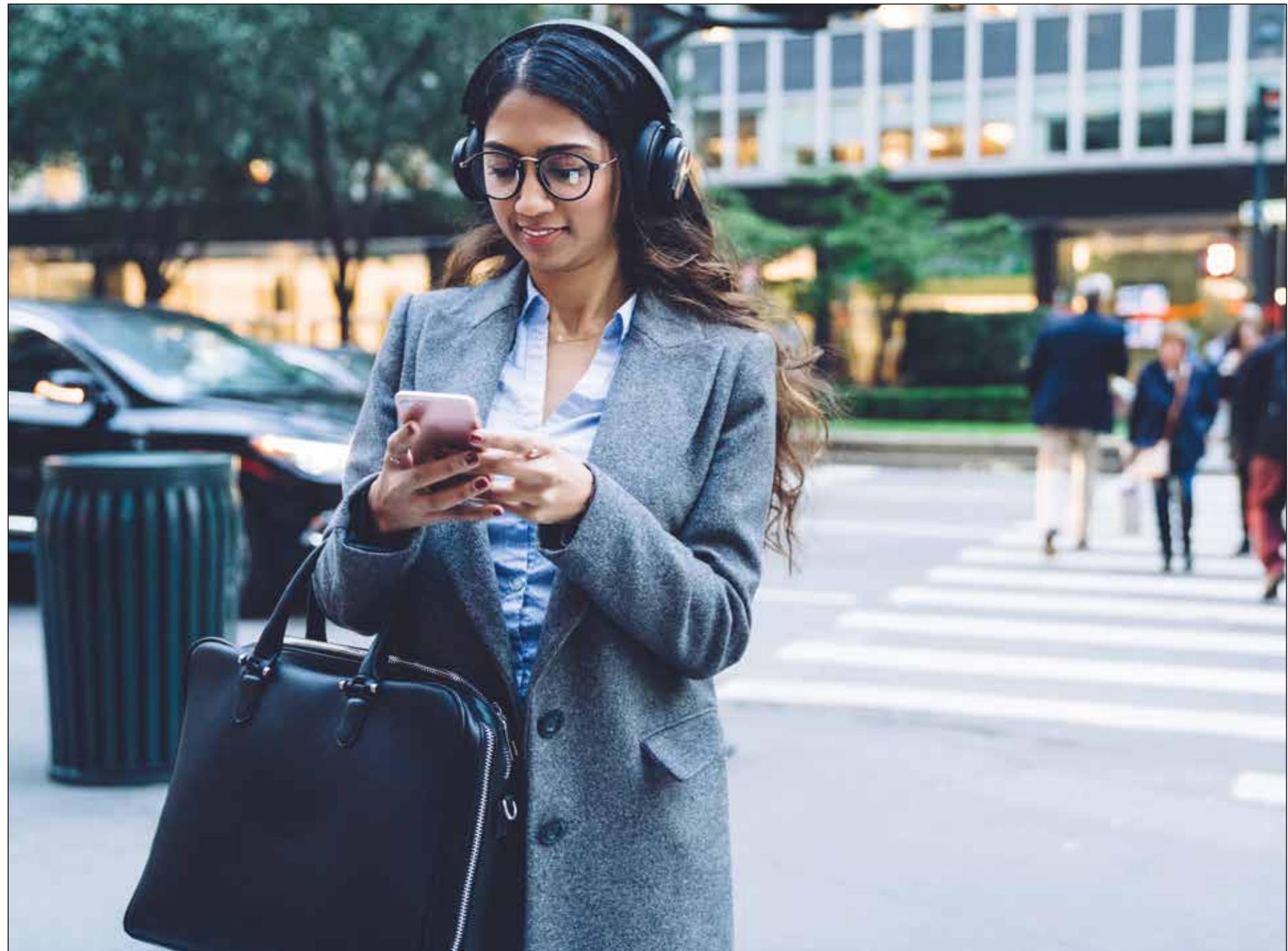
In fact, they're hitting record highs in states across the nation as we get back on the road after years of pandemic-related measures.

INSIDE THE NUMBERS

Traffic-related pedestrian deaths have never been higher in Texas. New Mexico had the most pedestrian deaths in 2021 since the state started tracking this statistic in the '90s; New Jersey recorded the most in more than three decades, too. Washington State reported a 15-year high in 2021. Hundreds of thousands are treated for non-fatal injuries in local emergency rooms each year, according to the National Highway Traffic Safety Administration. Pedestrians are one-and-a-half times more likely to be killed in a car crash than occupants of a passenger vehicle every time they step outside.

WHY IT HAPPENS

There are a number of factors that play a role on the driver's side of pedestrian accidents, but it's most often the result of distractions or simply not being aware. Pedestrians, on the other hand, don't always make use of designated areas for walking and crossing. Alcohol use, on the part of drivers and



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pedestrians, can play a role. So can speeding, since there is less time to react and the degree of injury increases exponentially. Drivers need to pay special attention to pedestrians who the CDC confirms are more vulnerable to traffic accidents, including children and the elderly. Some locations and times are naturally

more prone to pedestrian accidents, including nighttime in poorly lit urban areas, so use extreme caution.

SAFETY TIPS

Drivers should avoid distractions like texting. A pedestrian can enter the roadway in a split second when you're not looking. Be especially cautious

near buses, since riders will be exiting. Pedestrians should be careful to cross at designated crosswalks and with the light. Obey all pedestrian signals, while looking left, right and then left again to ensure the street is clear both ways before crossing. If a vehicle is nearby, make eye contact with the driver before crossing so

that you know they've seen you. Increase your noticeability in the evening with reflective clothing or a flashlight. Always use a sidewalk when it's available; if not, walk on the shoulder while facing traffic. This helps you see potential vehicle hazards, while making you more visible to drivers.