



RISK MANAGEMENT INFORMATION
AVOIDING EVERY DAY AUTO ACCIDENTS CHECKLIST
“Don’t Tell Me How to Drive!”

A great majority of everyday auto accidents can be avoided by following a few simple precautions before, during, and after the drive. We offer here a complete list of vehicle considerations to help keep you, your passengers, and “the other guy” safe on the roads.

Walk around your vehicle

Before you take control of 2000+ pounds of metal, it helps to prepare the vehicle and the surrounding area. Tires, lights, and toys can all diminish the safety of your vehicle.

- Do the tires appear low?
- Are the headlights, turn signal lights, and taillights clean and not broken or chipped?
- Are there any scratches or chips on your vehicle?
- Is your vehicle clean? A clean vehicle is much more visible than a dirty one.
- What is around your vehicle – other vehicles, tools, toys, posts, kids?
- If your vehicle is in a garage, is the garage door open?

Inside your vehicle

The inside of your vehicle has many tools that when functioning properly, can help keep you safe on the road. It is important to prepare these items as well.

- Are your mirrors properly adjusted?
- Is your seat properly adjusted for you?
- Does the vehicle engine sound okay or is it making strange sounds?
- Is your seat belt on?
- Are your lights on?
- Do your turn signals work?

Vehicle backing accidents

The most common type of everyday accidents is backing, and most occur when parking. Why? Unnecessary backing, unfamiliarity with the vehicle, and poor visibility to the rear all contribute to make backing the most frequent type of everyday accident. The best way to avoid backing accidents – ***Don’t back up!***

When you have an opportunity to pull through an empty spot and park without backing, ***take it!***

This material is provided as general information and is not a substitute for legal advice.
Consult your attorney for advice concerning specific situations.

Pulling out of a parking slot has several advantages:

- You are better able to scan the area when pulling out;
- Other drivers can see that your vehicle is occupied and be better prepared to react to your movement;
- If needed, it's easier for a tow truck to get to your vehicle; and
- If your vehicle needs a jumpstart, it's easier with the front facing out.

If pull-through parking is not an option, scan the area (be aware of other drivers in their cars) for hazards including objects and people, drive past your potential parking spot and back into the spot looking over your left shoulder.

Intersections

Many frequent and serious auto accidents happen in intersections. Some concepts to consider are:

- Stale green light – how long has the light been green as you approached the intersection? When will it change to yellow? Allow time for a normal safe stop.
- Keep your eyes moving. Are there any hazards in the intersection - cross traffic or pedestrians?
- Do you have a tailgater? Flashing your taillights warns them that you might be slowing or stopping.

Multi-tasking

A major player in vehicle accidents is multi-tasking. Virginia Tech Transportation Institute recently completed a study utilizing data from more than 100 leased and privately owned vehicles using electronic data recorders. The results of the 18-month data collection included the following events:

- 15 police-reported and 82 total crashes (another vehicle; a fixed object, and pedestrian/cyclist);
- 761 near crashes (a rapid severe evasive maneuver to avoid a crash); and
- 8,295 incidents (an evasive maneuver of less magnitude than a near crash).

Sixty-five percent (65%) of the above numbers involved the driver looking away from the forward roadway just prior to the event. Multi-tasking was a major factor in driver distraction. What is multi-tasking? Multi-tasking is defined as:

- Using a cell phone (including texting) while driving;
- Eating or drinking while driving;
- Reading documents while driving;
- Putting on make-up while driving; and
- Gawking at things going on in the area.

LMCIT Vehicle Accident Report

LMCIT created the Vehicle Accident Report kit to help guide your actions if you get in an accident. A blank report should be kept in each city vehicle so it is readily accessible. Some major points to consider if you are involved in an accident are:

- Prevent further accidents by getting off the roadway. Place emergency reflectors or flares as warnings, and don't obstruct traffic.
- Aid the injured to the best of your ability.
- Immediately call law enforcement.
- Complete the accident report before you leave the scene.
- Provide only basic information to other involved parties. (***Your actions and conversations about this accident may become evidence in a lawsuit.***)

Help keep yourself, your passengers, and “the other guy” safe when you are driving. Use the LMCIT Tips Sheets found in the LMCIT Library on the LMC web site (www.lmc.org).

Loss Control, 04/11