

Driving Safety 101

For additional information, including assistance in implementing any of these guidelines, please contact your regional Risk Control Specialist or the NCACC Risk Management Pools. We will be glad to assist you.

Risk Control Specialists

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There is an old joke: The insurance person told the man that most vehicle accidents happened within 10 miles of his home. The man said, “No problem, I’ll move.”

The accident might occur on a freeway or two-lane road, but most of them involve people driving as part of their daily activities, within a short distance from home.



Preventing Vehicle Accidents

- Wear your seatbelt. Seatbelts save lives. Another vehicle can hit you as you leave your driveway.
- Insist that your passengers wear their seatbelts. Think how responsible you would feel if they were injured during a wreck.
- Take your time. Think about it... If you drive 80 rather than 70 mph on a 250-mile (about 4-hour) trip, you have saved only 27 minutes. When you are driving shorter distances, you might save only 5 or 10 minutes at most. Is that worth injuring or killing yourself or others?
- Practice defensive driving. Constantly watch other vehicles, animals, pedestrians and road conditions. Be prepared for what could happen.
- Drive smart – Slow down at intersections, signal your intentions, stop when the light turns yellow and allow stopping distance between you and the vehicle in front of you.
- Forget road rage. If another driver does something stupid, just let them go. Don’t challenge other drivers in any way. It is not worth your life.
- When you are driving – DRIVE.
 - ◇ If you want to talk on the phone, pull over and stop.
 - ◇ If you want to eat, pull over and stop.
 - ◇ If you want to read, pull over and stop.
 - ◇ If you want to put on make up, brush hair, etc., pull over and stop
- Maintain your vehicle – Regularly check your brake lights, headlights, turn signals, tires (tread and air pressure), oil and other fluids. How can the people behind you know to stop if your brake lights don’t work?
- Be sure that all insurance is current – It is law that there is insurance on you and the vehicle that you drive.