

“AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE” – YOU CAN HELP PREVENT ACCIDENTS!

The top 6 accident types shown below represent 93.3% of all accidents that occur with our insureds.

1. Sideswipe Accidents (lane changes/merges) * 29.7% of all accident occurrences

Risk: This is the most disputed accident type usually involving a “he said, she said” type of situation.

Prevention:

- Leave space ahead and let others merge – nothing good will come from blocking drivers trying to cut in or merge.
- When making wide right turns check your mirrors frequently for vehicles attempting to pass on the right, make sure you have a “This vehicle makes wide right turns” sticker.



2. Rear-End Collisions * 26.7% of all accident occurrences

Risk: Rear-end collisions are one of the most common but also most preventable types of losses when adhering to proper following distances.

Prevention:

- Leave a 4-5 second gap between your truck and the vehicle ahead, as FMCSA recommends.
- Adverse conditions (weather or otherwise) should double these gaps.
- Tailgating is a fool’s game-DON’T DO IT! Being “brake checked” by someone is going to ruin your day.
- Distracted drivers do not always proceed instantly on green signals. Before proceeding on a green light, make sure the vehicle ahead of you has moved forward.



3. Other Motor Vehicle * 17.2% of all accident occurrences

Risk: These incidents can stem from a variety of preventable situations, often related to backing, load securement, or equipment failure.

Prevention:

- Before backing, verify it is safe to do so or engage a “spotter” to ensure that you may back safely.
- Secure your cargo before departure and stop periodically to check for loosened securements.
- Visually inspecting your equipment prior to departing may reveal loose, faulty or damaged equipment that can be rectified before leaving.

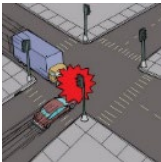


4. Intersection Collisions * 9.9% of total accident occurrences

Risk: With today’s high level of distracted driving (cell phones and so on...) don’t count on others to see you or slow down.

Prevention:

- Keep a keen lookout and ensure there’s enough space to enter main roads safely from side streets or driveways. Be mindful of cross traffic speed limits and the amount of space you need to get up to speed. Patience is a virtue!
- Nighttime driving requires extra caution – judging oncoming traffic speed is harder at night. Make sure all marker lights, reflectors, and reflective tape are clean and in good working condition.
- Pause on recently turned green signals to allow cross traffic red light runners to clear the intersection.



- Watch for stale green lights and slow down early to avoid entering on yellow or red. Caution (yellow) light duration varies widely by state and city.

5. Striking an Object or Person * 6.9% of total accident occurrences

Risk: Pedestrian-related accidents are very serious and can result in severe consequences.

Prevention:



- Proper driver training can be key in making sure enough distance is allowed while maneuvering so that contact with objects is avoided.
- Slowing your speed in the presence of pedestrians can allow more reaction time to avoid contact with pedestrians. Try to make eye contact if possible.
- Don't be shy to use your horn to signal your presence or get the attention of distracted pedestrians.

6. Road Departures * 2.9% of Total Accidents

Risk: These accidents are serious but perhaps one of the easiest situations to avoid.

Prevention:



- During high wind events, park the unit or find alternative routes.
- In adverse weather conditions – SLOW DOWN!
- When hauling a top-heavy cargo and negotiating curves – SLOW DOWN!
- Avoid distracted driving – put your phone down and focus on the road ahead of you.
- Get proper rest and follow your mandatory break schedule to avoid drowsy driving.
- Take breaks where possible to keep mentally alert and avoid highway hypnosis.

Put technology to work for you: Let a dash cam be your witness

In many of the most common accident scenarios – like **sideswipes, and intersection crashes** – having clear video evidence can make all the difference.

A cloud-based camera system with forward and side-facing views can help protect you in a disputed situation and support your version of events.

There are many options to choose from here, but the key is a “cloud based” system. Those that rely on a SD memory card are not as reliable-they can be damaged by heat, easily overwritten by accident or even lost. Below are some options that are worth exploring. *

[Netradyne](#)

[Verizon](#)

[Lytix](#)

[Motive](#)

[Samsara](#)

[Surfsite](#)

*We are not endorsing any specific product or service

DRIVE SMART. STAY ALERT. GET HOME SAFE!

Every safe mile driven helps protect your future and keeps our roads safer for everyone.

We know how demanding the job of a professional truck driver is, and we recognize that there are countless outside pressures that can affect your focus on the road. Avoid distractions – especially cell phones, eating, drinking or smoking while driving – and save those activities for breaks or rest stops. We hope this refresher will help you focus on your professional driving skills and help you avoid becoming involved in accidents. Avoiding an accident will save you time, possible injury and even money in terms of lost revenue and/or increased expenses, especially on insurance premiums!

LUMA BRIGHTER LEARNING

Luma Learning has a variety of curricula that can be tailored to your specific needs and has a wide variety of courses that speak to the situations as noted above. Explore the options available here: [LUMA BRIGHTER LEARNING](#)