



Tips for Safer Driving from Nationwide Insurers

National Highway Traffic Safety Administration

Education: <https://www.nhtsa.gov/road-safety>

Education: <https://www.nhtsa.gov/risky-driving>

Statistics: <https://crashstats.nhtsa.dot.gov/#/>

Nationwide Safety Tips

<https://www.nationwide.com/driving-safety-tips.jsp>

Avoid accidents with these driving safety tips

When you're behind the wheel of a car – whether alone or with passengers – driving safely should always be your top concern. We're more distracted than ever, so it's crucial to know the basics of safe driving and practice them every time you're on the road. Here are some safe driving tips:

Top 4 driving safety tips

1. Focus on driving

- Keep 100% of your attention on driving at all times – no multi-tasking.
- Don't use your phone or any other electronic device while driving.
- Slow down. Speeding gives you less time to react and increases the severity of an accident.

2. Drive "defensively"

- Be aware of what other drivers around you are doing and expect the unexpected.
- Assume other motorists will do something crazy, and always be prepared to avoid it.
- Keep a 2-second cushion between you and the car in front of you.
- Make that 4 seconds if the weather is bad.

3. Plan ahead

- Build time into your trip schedule to stop for food, rest breaks, phone calls or other business.
- Adjust your seat, mirrors and climate controls before putting the car in gear.
- Pull over to eat or drink. It takes only a few minutes.

4. Practice safety

- Secure cargo that may move around while the vehicle is in motion.
- Don't attempt to retrieve items that fall to the floor.
- Have items needed within easy reach – such as toll fees, toll cards and garage passes.
- Always wear your seat belt and drive sober and drug-free.

More driving safety tips

- Avoid driving when you're tired. Be aware that some medications cause drowsiness and make operating a vehicle very dangerous. Learn more about [drowsy driving](#).
- Always use caution when changing lanes. Cutting in front of someone, changing lanes too fast or not using your signals may cause an accident or upset other drivers.
- Be extra careful while [driving during deer season](#).

Common sense about safe driving

What to do after an accident

If you're in an accident, first make sure no one in the car is injured. Next, check on the passengers in the other vehicle, pedestrians and anyone else nearby to make sure they're OK. Then do these five things:

1. Stay at the scene. Leaving can result in legal consequences, like fines or additional violations.
2. Call 911 or the local police immediately. They'll dispatch an officer and medical personnel to the scene of the accident. Once the cops arrive, wait for them to complete an accident report.
3. If you're on a busy highway, stay inside the car and wait for the police or an ambulance. It's dangerous if passengers stand along a freeway or other road with lots of traffic.
4. Don't get into an argument or a fight with the other driver. Simply exchange contact and insurance information. If possible, also get the name and phone numbers of witnesses.
5. Call your insurance provider to report the claim. Your agent will ask you for any paperwork you receive about the accident, and will give you important information on getting your car fixed.

What to do when pulled over

If you notice that a police car is following you with the lights flashing, pull over to the side of the road safely and quickly. Wait inside your car for the officer to approach, and be prepared to:

- Turn on your interior light at night and keep your hands where the officer can see them, preferably on the steering wheel.
- Don't reach under your seat or into your glove box. This may cause the officer to think you're reaching for a weapon or hiding something.
- Give your license and proof of insurance to the officer if asked. If the officer asks you to step out of your car, do so without sudden or threatening movements.
- Stay calm – don't become argumentative, disorderly or abusive – and never attempt to bribe the officer.
- If a citation is issued, present your story in traffic court if you feel you've been unfairly treated. You may be represented by a lawyer and, if necessary, you'll be heard by a judge or magistrate.

Things to know about speeding & traffic laws

Some roadways are designated as low-speed zones. These include areas with high pedestrian traffic, such as school zones and streets lots of intersections close together. Driving over the speed limit can put you and others at risk of harm.

- Never pass a stopped bus displaying a stop sign to its left. That means children are crossing the street.
- If you hear a siren coming behind you, pull to the side if you can, stop and wait until the police car or fire truck goes by.
- Completely stop at stop signs and look for other drivers and pedestrians before you proceed.
- Obey the posted speed limit at all times. Speeding tickets are costly, and penalties for speeding can include fines, court appearances and loss or suspension of your driving privileges. Also, depending on your insurance policy, speeding tickets can raise your rates.
- When parking your vehicle, always be mindful of handicapped signs, fire hydrants, bus stop zones, parking restrictions for certain times of day, and parking spots that require permits. Just remember to heed all of the signs. Even if you have to circle the block a couple times, it sure beats getting fined or having your car towed.

All about DUI & DWI

Driving after drinking too much alcohol is known as Driving Under the Influence (DUI) or Driving While Intoxicated (DWI). Alcohol slows your reflexing, temporarily lowers your mental acuity and can thus compromise your ability to control a vehicle and drive it safely. And yes, even "buzzed driving" is still drunk driving and can be just as dangerous.

A DUI arrest can lead to expensive consequences, including spending time in jail, a suspended driver's license and fines. If you hit and/or kill someone while you are driving impaired, the consequences are even worse.

It's also illegal to have an open container of alcohol in your car. If you're transporting alcoholic beverages, they should be sealed and in the trunk.

All 50 states have now set .08% Blood Alcohol Concentration (BAC) as the legal limit for Driving Under the Influence, according to the [Insurance Institute for Highway Safety](#) (IIHS). For commercial drivers, it's .04%. And if you're under 21, it's zero tolerance – any amount of alcohol is grounds for a DUI arrest.

In some cities, law enforcement officials set up sobriety checkpoints along the road to identify and deter impaired drivers. These are typically set up during holiday weekends or on dates when there might be more drinking and driving.

If you're stopped at a checkpoint, you'll be asked several questions and might be asked to perform a sobriety test (like saying the ABC's backwards, performing some physical movements or breathing into an alcohol sensor). If these tests show that you have high alcohol levels, the police may arrest you.

Winter Driving Tips

Winter brings all sorts of driving headaches: snow, freezing rain and slush, which all make the roads more hazardous. To handle the hassle of winter driving:

- First of all, buckle up. Basic car safety encourages the use of seat belts and car seats at all times. They're one of your best defenses in a crash. And it's the law.
- Use extra caution in areas that ice up quickly, especially intersections, shaded areas, bridges and overpasses.
- Get in the habit of regularly checking weather reports on TV or online so you can prepare for bad weather. On severe weather days, schools and workplaces might close or delay opening. Consider staying at home if you don't need to be on the road.
- Keep an emergency kit in the trunk of your car – including blankets, a first aid kit and jumper cables. Check out our full list of items for your [emergency car kit](#).
- Make sure your cell phone is fully charged and that your car always has a full tank of gas.

Safe Driving Tips

<http://www.bceo.org/safedrivingtips.html>

- Obey all speed limits and signs.
- Be attentive and drive responsibly.
- Never drive under the influence of alcohol or drugs.
- Always wear your seatbelts.

- Before driving a car, do a simple safety check. Turn on the lights and walk around the vehicle to ensure that all lights are in working order. Also check your blinkers for proper operation. Look for any fluid leaks or things hanging from the vehicle. Check that the tires are properly inflated.
- When you get into the car, adjust all mirrors and seats before placing the key in the ignition. To properly adjust the left mirror place your head against the left window and adjust the mirror so that you can just see the left side of the car. For the right, move your head towards the center of the vehicle and adjust the right mirror in the same way. When you are sitting correctly in the driver's seat, you will not be able to see your vehicle, but your blind spots will be greatly reduced.
- Always drive with your headlights on, a car is visible for nearly four times the distance with it's headlights on.
- Always use your turn signals.
- Pay attention to all signs
- When stopping at a stop sign, spell S-T-O-P to yourself before proceeding. Always turn your head to look left, then right, straight ahead, then left again before proceeding.
- When a light turns green, look left, then right, straight ahead, then left again before proceeding through the light. Notice all vehicles and ensure that someone else is not going to run the light.
- Keep your eyes moving. Notice what is happening on the sides of the road and check behind you through your mirrors every 6-8 seconds.
- When driving on a two-lane road that allows parking on the right, stay toward the center line to allow for room if someone were to open their door to exit their vehicle in front of your car. This forethought will help you from swerving to miss an opening door. If there is no parking allowed on the road position your car toward the right to allow for more room between you and oncoming traffic.
- Expect the other drivers to make mistakes and think what you would do if a mistake does happen. For example, do not assume that a vehicle coming to a stop sign is going to stop. Be ready to react if it does not stop. Never cause an accident on purpose, even if a pedestrian or another vehicle fails to give you the right-of-way.
- Every time that you re-fuel, check your oil and other fluid levels. Look for noticeable leaks throughout the engine compartment.
- If your car stalls on the road, do not leave your car. Put on your hazard lights to allow others to see you better. Wait for the proper authorities to come to your aid. Do not let someone talk you into leaving your vehicle.
- When traveling behind other vehicles, there should be at least a four second space between your vehicles. When the car in front of you passes a stationary object, slowly count to yourself. If you pass the object before the allotted time, you should back off. When traveling at night or inclement weather, these times should be doubled.
- Don't talk on a cell phone while driving. Phones detract from your ability to concentrate on the road and increase your chance of a collision by nearly 400%. If you must use the phone, pull over to a safe, well-lit parking lot and place your call there. After completing your call you may continue on your way.
- When leaving for an out of town trip, be sure to give an itinerary to someone back at home with the route of travel, approximate time of arrival and a contact number at your destination. Do not deviate from this plan without informing your at-home contact. If you are traveling a long

distance, check in throughout the trip with a current location and any changes in your route or times. If something were to happen, this information may be used to narrow the search.

- When being approached by an emergency vehicle, pull to the right shoulder of the road and stop.
- Carry in your vehicle, in an easy to find place, all contact numbers that you may need as well as emergency contact information, personal information and any outstanding medical needs that you may have.
- Leave early, plan to arrive 10 minutes before the appointed time. Speeding does not increase your ability to arrive on time, rather it only increases your chances of not arriving at all.
- When traveling on a multiple-lane road or highway, keep in mind that the left-most lanes are for passing only. If not actively passing a vehicle, stay in the right lanes, allowing others to pass.
- Avoid the "No-Zone" with trucks or buses --- they cannot see you from many areas. Remember if you cannot see the driver in the truck's rear view mirrors, they cannot see you! Also remember that trucks make large right turns.
- There is an old saying --- "If the roads are wet, then drive like it's snowing. If the roads are snow-covered, then drive like they're icy. If the roads are icy, then don't drive."
- During inclement weather, if it is necessary to reduce one's speed, the brake should be applied slowly without making sudden moves. When making sudden moves it's much easier to lose control of your vehicle.
- Remember as your speed increases so does your braking distance. If you double your speed, you quadruple your braking distance. If you double the weight of your vehicle, you double the stopping distance.

National Safety Council

<http://www.nsc.org/learn/Pages/nsc-on-the-road.aspx>

With advancements in cell phone technology, distracted driving has been an increasing and misunderstood trend. In fact, findings from a recent NSC public opinion poll indicate 80% of drivers across America incorrectly believe that hands-free devices are safer than using a handheld phone.

