



## Defensive Driving – Adverse Conditions

Defensive driving is driving so as to prevent accidents in spite of the incorrect actions of others or adverse driving conditions, such as weather, traffic, lighting, vehicle or road condition, or the driver's physical or mental state. The defensive driver assumes that other drivers may make mistakes and is on guard in the event an error is made.

Your safety program should include defensive driver training on the proper way to drive in adverse conditions. Failure to adjust to adverse conditions is a major factor in accident causation. The adverse conditions most frequently encountered result in reduced traction and reduced visibility. Conditions that reduce traction include rain, snow, ice, slush, and gravel. Reduced visibility conditions include twilight, darkness, rain, snow, and fog. Drivers should not only develop the skills and judgment necessary to keep their own vehicle safely under control, they should also try to anticipate and be prepared to compensate for errors other drivers make during such poor driving conditions. The following are management areas that should be addressed regarding defensive driving and tips to provide your drivers to help them become defensive drivers.

Management Issues	Yes	No
Have drivers been trained to safely maneuver on slippery surfaces and under reduced visibility conditions?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a safe off-road area available to drivers for practicing vehicle handling on slippery surfaces?	<input type="checkbox"/>	<input type="checkbox"/>
Do your drivers know what causes jack-knifing and how to prevent it?	<input type="checkbox"/>	<input type="checkbox"/>
Do trip schedules take into account the potential effect of inclement weather?	<input type="checkbox"/>	<input type="checkbox"/>
Are tire chains provided when operating in areas that warrant their use?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know if your drivers operate safely on slippery surfaces and under reduced visibility conditions?	<input type="checkbox"/>	<input type="checkbox"/>
Do you periodically have qualified personnel ride with your drivers to assess their driving habits?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know if your drivers operate safely on slippery surfaces and under reduced visibility conditions?	<input type="checkbox"/>	<input type="checkbox"/>
Do you periodically have qualified personnel ride with your drivers to assess their driving habits?	<input type="checkbox"/>	<input type="checkbox"/>

## Driver Tips

To be a defensive driver when driving in adverse conditions, your drivers should:

- Increase following distance enough to avoid a rear-end collision if a driver in front brakes hard.
- Keep headlights, taillights, mirrors, windows, and windshield clean.
- Use emergency flashers as necessary.
- Apply brakes gently and steer without jerky movements.
- Be extremely cautious when running empty or bobtailing in slippery conditions. Lightly loaded wheels lock up easily during braking and this induces jack-knifing.
- Beware of traveling too slowly on slick, banked curves. The vehicle might slide sideways into traffic or slide off the road.
- Be prepared to get off road and wait for conditions to improve, if necessary.

**For more information, contact your local AIG representative.**

COPYRIGHT ©2005, ISO Services, Inc.

CH-10-50 7/22/05

The information, suggestions and recommendations contained herein are for general informational purposes only. This information has been compiled from sources believed to be reliable. Risk Consulting Services do not address every possible loss potential, law, rule, regulation, practice or procedure. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any such service. Reliance upon, or compliance with, any recommendation in no way guarantees any result, including without limitation the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. No responsibility is assumed for the discovery and/or elimination of any hazards that could cause accidents, injury or damage. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

This document is not intended to replace any recommendations from your equipment manufacturers. If you are unsure about any particular testing or maintenance procedure, please contact the manufacturer or your equipment service representative.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

© American International Group, Inc. All rights reserved.