

Defensive Driving – Right-of-Way

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 right-of-way. Generally, a driver gives right-of-way to those who are already there. Drivers should also give right-of-way when entering traffic, when turning left in front of approaching traffic, and when changing lanes. Drivers must only proceed after they are assured they will not conflict with other traffic. The following are management areas that should be addressed regarding defensive driving and tips to help your driver become a defensive driver.

Management Issues	Yes	No
Do your drivers understand the meaning of right-of-way?		
Do you periodically have a qualified person ride with your drivers to evaluate their behavior in right-of-way situations?		
Does your company have a realistic scheduling policy that encourages drivers to give right- of-way rather than take it?		
Are drivers aware of the concept of a 'preventable accident' (A preventable accident is one in which the driver failed to exercise every reasonable precaution to prevent the accident. This is irrespective of the extent of property damage and/or personal injury, to whom it occurred or the location of the accident.)?		



Driver Tips

To be a defensive driver, your drivers should:

- Not force other drivers to brake or steer because of an obstructive maneuver into their path.
- Assume other drivers will not see them or avoid them when they maneuver into their path.
- Move into their intended path or direction only after they are assured they will not conflict with other traffic.

Contact

AIG Programs Loss Control T 800 611 3994 F 888 659 9047 programslc@aig.com

AIG

Bring on tomorrow

COPYRIGHT ©2005, ISO Services, Inc.

CH-10-41 7/5/05

The information contained in this publication was obtained from sources believed to be reliable. ISO Services, Inc., its companies and employees make no guarantee of results and assume no liability in connection with either the information herein contained or the safety suggestions herein made. Moreover, it cannot be assumed that every acceptable safety procedure is contained herein or that abnormal or unusual circumstances may not warrant or require further or additional procedure.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property- casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_LatestNews | LinkedIn: www.linkedin.com/company/aig

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 <u>www.aig.com</u>. 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 coverage is subject to 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.

© 2014 American International Group, Inc. All rights reserved.