

Defensive Driving - Turning

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 make turns. Making left or right turns with long vehicles creates problems that automobile drivers do not have. Blind spots make it difficult to see other vehicles and vehicle length forces drivers to make wide turns, encroaching upon adjacent lanes of traffic. The tracking path of a long vehicle makes it difficult for the driver to judge position. Turning also takes longer to complete, thus increasing exposure time to hazards. Drivers should recognize the hazards created while turning and follow proper procedures to minimize them. 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 your drivers been trained regarding safe turning procedures?		
Do you know if your drivers are practicing safe turning procedures?		
Do you periodically have qualified personnel ride with your drivers to assess their driving habits?		
Do drivers properly adjust mirrors and perform a pre-trip inspection to assure that all lights are functioning properly?		
Have you examined routes used to minimize travel and turning at difficult or hazardous intersections?		
Have you considered attaching "Wide Right Turn" decal on rear of vehicles?		
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 while making turns, your drivers should:

- Always use turn signals well in advance of the turn.
- Check mirrors to help assure that other drivers are aware of their intentions.

For Right turns:

- Move to the right lane well in advance of intersection so they are positioned to make a safe turn.
- Keep rear of vehicle to the right to block other vehicles from passing on the right.
- Wait for other vehicles to clear, if encroaching upon other lanes, and then turn slowly.
- Be careful that improper tracking does not cause the vehicle or trailer to ride up onto a curb or strike stationary objects.

For Left turns:

- Do not start turning until there is enough time for the rear of vehicle to clear the intersection without forcing opposing drivers to slow down or swerve.
- Do not assume opposing drivers will see them.
- Be careful that improper tracking does not cause the vehicle or trailer to interfere with pedestrians, other vehicles, or stationary objects.

For more information, contact your local AIG representative.



COPYRIGHT ©2005, ISO Services, Inc.

CH-10-45 7/11/05

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.

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. 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.