



SMART Driving Guide

15 Principles
to Help Keep You Crash-Free

eDriving®



Foreword

"94% of crashes are caused by a driver's attitude or behavior. In other words, we could eliminate nearly all crashes if everyone just stayed more focused, made better decisions, and demonstrated more self-control on the road."

– Celia Stokes, CEO

"What does it mean to be a **SMART** driver?"

It means being aware and mindful of what you do while driving
and controlling your attitudes and behaviors.

It simply takes **YOU**.

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Scan 360 to build up
a total picture

Manage your
attitudes and
emotions

be **A**ccountable for
the choices you
make

be **R**eady to respond
to anything

be **T**uned in and
focused on the drive

Follow these 15 principles to avoid a collision in almost any driving situation.

1

Keep a two-three second gap.

Rear-end collisions are one of the primary causes of incidents. Tailgating, that is driving too close to the car in front of you, is the root cause. Drivers could reduce their risk of a crash by up to two-thirds if they just added one more second to their default following distance. A three-second gap gives you a better view of the road, more time to react, and more space to brake or steer out of the way if there's a hazard on the road. So pick a fixed object in the road ahead and count it out. Double it (at least) in bad road conditions.

2

Scan, scan, scan.

Keep your eyes moving as you drive, looking for hazards ahead and to each side of the road. Use your mirrors and instrument panel to help build a complete picture. Don't forget about blind spots, and try to anticipate what other road users will do. And take advantage of 'clues' within your environment, such as road signs, schools, parking spaces – these can help you assess what hazards you might encounter as you approach.

A photograph of a multi-lane highway during the "blue hour" of dusk. The sky is a mix of deep blues and oranges. Several tall, modern streetlights are visible along the road. Traffic is moving in both directions. In the foreground, the rear of a white van and a dark SUV are visible. In the background, a highway sign for "Express" is visible. A small blue arrow icon points upwards on the left side of the road.

Keep a two-three second gap.

3

Check your speed.

Always be mindful of how fast you're going. Train yourself to check your speedometer regularly and remember, the faster you go, the more you reduce your ability to react to hazards. Maximum speed limits are set for good conditions, so adjust your speed when conditions change.

4

Limited view? Slow down!

You should always be able to stop within the distance that you can see to be clear ahead of you. Slow down when you can't see well ahead, because of a hill, curve, vehicle or building. At night, if you can't stop within the area lit up by your headlights, you're going too fast.

5

Watch your blind spots – and everyone else's.

Blind spots are areas you cannot see by looking through your windows or mirrors. They exist all around your vehicle—make sure you know where they are. Adjust your mirrors before you drive to increase what you can see. Turn your head to check over your shoulder when setting off, backing up, changing lanes, passing others, turning or opening your door at the roadside. Remember, you can get in other drivers' blind spots, too. Know when you are, and get out as quickly as you can!



5

Watch your blind spot –
and everyone else's.

6

Change lanes defensively.

There is a lot to consider when you change lanes—blind spots, speed of other vehicles, signaling correctly and locating a safe gap. Any place you want to move into may be appealing to others, too. Check blind spots before you signal your intention and check again as you're about to make your move. Signaling your intentions is the only way you can communicate with other drivers; turn signals, hazard lights, and to a lesser extent, your horn let other road users know what you are about to do. Give a heads up early enough for other drivers to process your moves and react. Tap your brakes if traffic is slowing ahead to alert the driver behind you.

7

Know your escape routes.

An escape route is a pre-considered plan you can take advantage of if a dangerous situation arises. Because your environment is constantly changing, you need to constantly plan. The easiest way to maintain an escape route is to leave a safe following distance—but consider the space cushion around the sides of your vehicle, too, especially when driving on a multi-lane highway. You should leave an escape route when stopped in traffic too!

8

Prepare to yield.

Right-of-way is something you give, not something you take. Please re-read that sentence as it surprises most drivers. If there's a potential for conflict, be prepared to let others go regardless of who the rules say should have right-of-way. This small courtesy may save your life and the lives of others!

9

Set your hands at 9 and 3.

Get more control of the steering wheel with your hands in the 9:00 (left) and 3:00 (right) position. In an emergency, this position can help you get out of the way faster and is less likely to result in an air-bag injury. Also, make sure your headrest is set so it hits the middle of the back of your head for maximum head and neck protection in a collision.

10

Get out of a "drivers only" mindset.

Look out for everyone on the road—including pedestrians, bicyclists and motorcyclists—to help reduce collisions. All road users have an equal right to be there! If you're about to turn right on red because there's no other traffic in the lane, remember to check for pedestrians, too, who could be crossing your path.

11

Back in or pull through to park.

Where it's legal and safe to do so, pull through or reverse into parking spaces so you can drive out when you start your journey. It is safer to reverse into a parking space than into a road or parking lot throughway when you are ready to leave, where pedestrians and vehicles are likely to be passing. Parking lot collisions are one of the leading causes of minor incidents!



11

Back in or pull through to park.

12

Keep a cool head.

Stay patient, calm and perceptive so you can respond to situations with reason. Don't let stress get the best of you. Don't take out your anger, frustration, or shortsighted sense of urgency to get to that meeting, soccer game or doctor's appointment on other drivers. Try to stay calm in an emergency. If you're feeling wound up, slow down, take a deep breath, and think it through.

13

Buckle up.

Seat belts reduce your risk of dying in a crash by up to sixty percent, and reduce your risk of a moderate-to-critical injury by up to sixty-five percent. No matter how short your journey, wear your seat belt correctly for every trip. The same goes for everyone in your car.

14

Don't drive under the influence, drunk or drowsy.

If you're too impaired to drive safely, you're too impaired to know it. Drowsiness, medication, and other drugs make safe driving impossible. When you've been drinking, there's no excuse for getting behind the wheel. Even one drink is too much. Find another way home. Driving drowsy can have the same effect as driving drunk. Getting on the road impaired by drinks, drugs or sleepiness put you and everyone else at much greater risk.



13

Buckle up.

15

Tune in!!!!

When driving, focus only on driving. If you're actively using your phone for any reason while driving, you are distracted, hands-free or not, voice or text. (It's the brain distraction, not the hand distraction, that's the problem.) Phone use increases your risk for a crash a whopping 400%!"

The safest place for a phone is in the glove box to completely eliminate the temptation. However, if you are using a GPS or playing music from your phone, the phone should be locked in a dashboard cradle, and the GPS location or music playlist should be selected and playing before you start your trip. Other distractions include: eating, heated discussions, putting on make-up, or reaching for something.

52% of crashes include some form of phone use during the trip. And it's getting worse. When you're driving, the only things you can't afford to miss are on the road.



Be **SMART**. Own your drive.

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