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# Driving safely



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## Driving Safely

Traffic accidents are the greatest single source of serious and fatal injuries in the United States today.

Motor vehicle crashes are the leading cause of death among Americans under 35 years old. Each year, as many as one in four Americans is injured in some sort of accident. In particular, traffic accidents send an estimated 3.5 million people to hospitals. More than 40,000 victims die from their accident-related injuries.

You have insurance to help ease the economic burdens that an injury, motor vehicle damage and/or property damage may bring. But the best course is to avoid these calamities in the first place.

Farmers has been in the insurance business for nearly 75 years. It's important for us to protect our customers. We've prepared this booklet of tips on safe driving for you, your family and friends. Some of the advice in these pages may help you to avoid a traffic accident; some of this advice may even save your life.



## Safety belts

Although more than 40,000 Americans lose their lives each year in auto accidents, almost half of those killed would be alive today if they had worn safety belts.

Some people say that they would rather be thrown free in a crash than trapped in their car by a safety belt. But, in fact, it's safer to be inside your car.

- Buckle up every time you're in the car, even on short trips. Seventy-five percent of deaths or injuries result from crashes less than 25 miles from home.
- Safety belts are designed so that the force of a crash is absorbed in the strongest areas of you. Be sure to wear the lap belt low on your hips, not over your stomach. Do not wear the shoulder belt under your arm.
- If your car is equipped with an air bag, remember that an air bag is not a substitute for a safety belt. Air bags are very effective in frontal collisions, but offer little or no protection in a side impact or rollover. Safety belts should always be used in air bag-equipped cars.
- Infants and small children should always ride in car safety seats. Never hold your child on your lap in a car. In a crash, your child could be crushed between your body and the windshield and dashboard.

## Defensive driving habits

Defensive driving is driving to save lives and costs—and yes, it means putting safety before all else.

- Pay attention to what is going on around you. Commuting drivers are often seen reading newspapers, shaving, eating breakfast and even changing clothes. If you need to do something other than drive, pull off to the side of the road to do it.
- Get your emotions in check before you get behind the wheel. Anger, frustration and worry can take your mind off your driving.
- Use common courtesy when you drive. Treat other drivers as you would like to be treated.
- Avoid frequent, unnecessary lane changes. Lane switchers don't get ahead, they just slow everyone down, and create a dangerous situation at the same time.
- Don't box your vehicle in between others. Always leave yourself an "escape route."
- Engage in cell phone conversations as little as possible while driving. Keep calls brief. Never let them distract you. Stay in the slow lane so that, if a conversation becomes intense, you can pull to the shoulder when it's safe to do so.
- Don't tailgate. Driving too close to the car in front of you is one of the leading causes of collisions.



# Carjacking

Carjacking is the forceful theft of a vehicle by a stranger to the driver. An average of about 49,000 attempted or completed carjackings occur in the United States each year. Although it can happen to just about anyone, you can take measures to protect yourself:

- While driving, keep the doors locked and the windows rolled up far enough to make it difficult for someone to reach in.
- Know what's going on around you at all times—especially at a stop sign or red light.
- Keep your purse/wallet out of view. It only takes a few seconds for someone to reach in and grab it.
- When you are walking to your parked car, always have your keys ready to unlock the door quickly.
- Keep your driveway well-lit. A dark driveway or garage area makes you an easy target.
- If you are approached by an armed carjacker, give up the vehicle. Fighting or arguing could put your life in jeopardy.



# Driving at Night

Most people dislike driving at night, and the reason is simple—it's more difficult to do safely than by day.

More than half of all motor vehicle deaths occur at night, the most dangerous hours being 1:00 a.m. to 3:00 a.m., Sunday morning (many of these accidents are alcohol-related).

But there are things you can do, knowledge you can master, and techniques you can use to make safer night driving second nature.

- Before you embark at night, check to see headlights, tail lights and directional signals are working.
- Keep your headlights and windshield clean (inside and out).
- Have your headlights adjusted periodically for proper aim.
- When you come out of a lighted building at night, it takes a few minutes for your eyes to adjust to the dark. Give yourself a two- to five-minute wait before driving.
- Don't wear sunglasses at night. Any lens that reduces the brightness of headlights also reduces the light reflected from dimly lit objects at the side of the road, including pedestrians.
- Don't smoke while driving at night. Smoking is not just an obvious distraction; two chemicals in cigarette

smoke, nicotine and carbon monoxide, can reduce your night vision.

- About turning on your headlights: If you wonder whether or not it's dark enough to do so, it is. Although they may not help you see much better in early twilight, your glowing headlights will make it much easier for other drivers to see you as dusk falls.
- Switch your lights from high to low beam when an oncoming vehicle is about 500 feet away. Also, use only low beams when you're within 300 feet (the length of a football field) of the rear of the vehicle you're following).
- Since you can't see as well at night, increase your following distance, and drive more slowly.
- According to one study, the time of least alertness for most drivers is between 2:00 a.m. and 7:00 a.m. To stay alert, wise options include keeping your windows somewhat lowered; stopping for a rest or mild exercise every two hours; and changing drivers.



## Foul weather driving

Chances are there will be those unavoidable times when you must drive during bad weather conditions, such as rain, snow or fog. Following a few rules can make foul weather driving much safer.

### Driving in snow

Advance preparation for winter can save a lot of trouble and aggravation later. To begin with, make sure your engine has been recently tuned up and is running well.

- Listen to the radio for weather reports before you leave. This will allow time to anticipate problems.
- Before starting off, brush the excess snow off your windshield, rear window, side windows, mirrors, roof, hood and trunk lid, so that it doesn't obstruct your vision. In particular, your mirrors and windshield should be clean to avoid any glare. Wipe your headlights and tail lights, too.

- Start your heater and defroster as soon as you start your car. This will help prevent the windshield and windows from fogging or clear any existing blur from those surfaces.
- Smooth, gentle starts from a standstill in bad conditions are preferable to sudden ones. Avoid spinning your wheels on slick surfaces.
- Wear sunglasses on bright days. These will help to cut down on the glare.
- If you start to skid, firmly turn your steering wheel in the direction you want your car to go. Take your foot off the accelerator. Stay off the brake—otherwise your steering may lock.
- Drive with at least double the distance you would allow on dry pavement. Leave extra room between you and the car ahead of you—it could be the margin of safety that saves your life.
- Negotiate turns slowly and carefully.
- Slow down as you approach shaded areas, bridges and overpasses in winter. These sections freeze first and stay frozen long after the sun hits them.
- Remember, when you are traveling on snow- and ice-covered roads, a car requires three to twelve times more distance to come to a complete stop than on dry pavement. When you need to brake, do so slowly and carefully. The diagram below sets forth likely minimum braking distances based on icy and dry pavement conditions and kinds of tire equipment used:

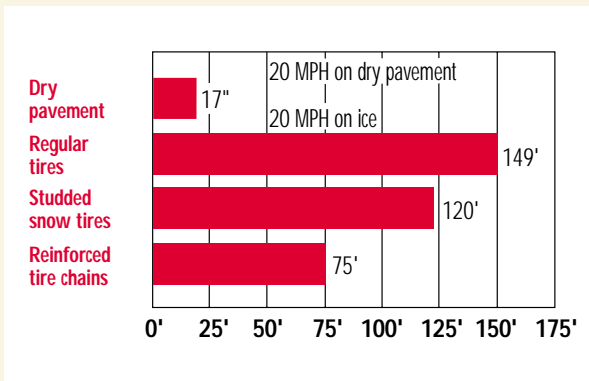


## Driving in the Rain

Remember, roads can be just as dangerous during a light shower as a heavy rainfall. During an early rain or light shower, oil and grease that has accumulated on the roadway forms a slippery film whose dangers drivers routinely underestimate.

- Turn your headlights on. This is not only so that you can see better, but also so that other drivers can see you better.
- Keep your defroster running in order to keep the inside of your windshield clear of moisture.
- Get the “feel” of the wet road, and adjust your speed accordingly.
- Allow yourself extra following distance. On wet pavement, a car needs more distance to stop.
- Watch out for pedestrians. They are not as likely to see you when they are behind umbrellas and dodging puddles.
- If you see a large amount of water on the road ahead, slow down! This will minimize the amount of water that splashes on the brakes. Remember, wet brakes stop more slowly than usually, and often pull to one side.

Hydroplaning is a special problem that often accompanies rain. Higher speeds, especially when combined with the “slippery film” on the roadway mentioned above, can leave your car out of control.





Your tires actually travel on a wedge of water instead of on the pavement itself. Your car can become completely uncontrollable. Often it cannot be steered and cannot be braked.

Your vehicle may be just ready to hydroplane if the steering feels “loose” or if you can see reflections in the water accumulated on the pavement.

To avoid hydroplaning, slow down whenever roads are wet. Stay away from puddles, especially on curves. Drive smoothly, avoiding sudden movements. Try to drive in the tire tracks of cars ahead of you (but don't tailgate).

### Driving in fog

The weather also brings on fog, another hazard for drivers, which goes hand-in-hand with warm weather and high humidity and even less predictable than rain and snow. It often shows up without warning, especially on longer trips. It may extend a few feet or several miles.

- Consider postponing your trip until the fog clears.
- If you see a patch of fog or mist on the road ahead of you, slow down gradually. If you slow down suddenly, the driver behind you may crash into your car from behind. If you don't slow down, and the driver in front of you does, you could easily hit that car.
- Use your wipers and defroster as necessary for maximum vision.

- Turn on your low-beam headlights, even in the middle of the day. Remember, those lights will not just help you see, but help others see you (don't put on your high beams, because they will cause glare).
- Try to pick up and follow the right edge of the road for guidance. Avoid hunching forward to see better; you'll see more if you sit normally.
- If the fog is really thick and you are having serious visibility problems, pull off the road. Leave the lights on, start your flashers, and sound the horn from time to time.

## Alcohol and driving

Alcohol is involved in about half of all fatal traffic accidents. Alcohol slows reaction time, blurs and distorts vision, impairs judgment and fools drivers into thinking they're driving better than they are.





You should not drink alcohol and drive. If you do have a drink.

- Ask a nondrinking friend to drive, or call a taxi to take you home. Or, before you go out, designate a driver for your group. A designated driver agrees ahead of time to drink only nonalcoholic beverages for the entire evening.
- Drink sensibly—about one drink per hour (it takes the body about an hour to rid itself of the effects of one alcoholic drink, and several hours to rid itself of two).
- Don't drink on an empty stomach.
- Switch to nonalcoholic drinks.

Many factors affect the rate of alcohol absorption into your blood. Some of these factors are:

- The amount of alcohol—the number and the strength of the drinks you consume.
- The amount and kind of food you have eaten.
- Your body weight.
- Your mood and temperament.
- The time that has elapsed since you began drinking.

The chart below shows approximately how many drinks it takes for you to get intoxicated. As you can see, even one drink an hour may be too much for some people (beware—it's a guide, not a guarantee).

Your weight	Number of drinks (over a two-hour period) 1-1/4 ozs. 80 proof liquor, 12 oz. can of beer or 4 ozs. of wine							
	1	2	3	4	5	6	7	8
90 to 109	1	2	3	4	5	6	7	8
110 to 129	1	2	3	4	5	6	7	8
130 to 149	1	2	3	4	5	6	7	8
150 to 169	1	2	3	4	5	6	7	8
170 to 189	1	2	3	4	5	6	7	8
190 to 209	1	2	3	4	5	6	7	8
210 to 229	1	2	3	4	5	6	7	8
230 & UP	1	2	3	4	5	6	7	8

(.01% – .04%)  
 May be **DUI**
 (.05% – .07%)  
 Likely **DUI**
 (.08% – UP)  
 Definitely **DUI**

## Blood Alcohol Levels

# Drowsiness and Driving

Drowsiness is involved in more fatal accidents than previously thought. The problem hasn't received the benefit of the numerous public education campaigns devoted to driving drunk; but more and more physicians and public officials regard driving drowsy as something just as dangerous.



Here are symptoms to watch for:

- Your eyes close or go out of focus by themselves.
- You have trouble keeping your head up.
- You can't stop yawning.
- You have wandering, disconnected thoughts.
- You don't remember the last few miles.
- You drift between lanes, tailgate or miss traffic signs.
- You keep jerking the car back into the lane.
- You drift off the road and narrowly miss crashing.

What can you do if you experience drowsiness while driving? There are few proven methods for staying alert. Some experts have suggested the methods listed below, but remember two things: 1) there's no substitute for taking adequate sleep before your trip, and 2) if you experience drowsiness, the first two methods are much better than the others:

- Stop and get out of the car
- Take a nap
- Change drivers
- Listen to the radio
- Converse with a passenger
- Consume light beverages or snacks
- Slap or pinch yourself
- Open a window

## Vehicle survival kit

An emergency situation on the road can arise at any time, and you must be prepared. The list below contains items should always be carried in your car, preferably in your trunk:

- A properly inflated spare tire
- A wheel wrench and tripod-type jack
- Jumper cables
- Flashlight
- Fire extinguisher
- Flares
- Tire repair kit
- Tool kit
- Scissors or knife
- Batteries
- Portable radio
- Food (dry and canned)
- Bottled water
- Walking shoes and extra clothing
- First-aid kit



