



Traffic accidents involving university owned and leased vehicles continue to represent a significant loss exposure to M.U.S.I.C. Member Institutions. This newsletter will address several issues related to vehicle safety and offer various loss control initiatives for consideration.

## Highway deaths top list of fatal work injuries

According to the Bureau of Labor Statistics (BLS) highway deaths continue each year to be the leading cause of work-related fatalities.

Accident type	%
Collision between vehicles	53
Non-collision	27
Collision w/fixed object	15
Miscellaneous	5

Since the operation of a vehicle by campus personnel is primarily incidental to their main vocations, requiring formal defensive driver training programs for all employees would be difficult to implement. However, consideration should be given to developing a program that regularly publishes tips on safe driving issues within campus newspapers and other media. Member Institutions should also consider adopting an annual program of defensive driver training for all employees who regularly operate motor vehicles as part of their primary respective campus duties.

## Use of Personal Vehicles on University Business



All Member Institutions need to review their existing policies and procedures related to personal vehicle usage on university business due to related insurance considerations. The issue here is that in the event of an accident when faculty, staff or students are using their personal vehicles on university business, their respective personal auto insurance policies will be responsible. This is the law in the State of Michigan. (Michigan No-Fault Law)

Faculty, staff and students need to be advised of this law and encouraged to use university owned or rented vehicles whenever possible.

## Distracted Driving

Each day in the United States, more than 9 people are killed and more than 1,153 people are injured in crashes that are reported to involve a distracted driver. Distracted driving is driving while doing another activity that takes your attention away from driving. Distracted driving can increase the chance of a motor vehicle crash.



There are three main types of distraction:

- ♪ Visual: taking your eyes off the road;
- ♪ Manual: taking your hands off the wheel; and
- ♪ Cognitive: taking your mind off of driving.

Distracted driving activities include things like using a cell phone, texting, and eating. Using in-vehicle technologies (such as navigation systems) can also be sources of distraction. While any of these distractions can endanger the driver and others, texting while driving is especially dangerous because it combines all three types of distraction.



## Distracted Driving Facts

- ♪ Drivers spend more than half their time focused on things other than driving.
- ♪ Distraction contributes to more than 5,000 traffic fatalities each year.
- ♪ The National Safety Council reports that cell phone use while driving leads to 1.6 million crashes each year.
- ♪ Nearly 330,000 injuries occur each year from accidents caused by texting while driving.

- ♪ 1 out of every 4 car accidents in the United States is caused by texting and driving.
- ♪ Texting while driving is 6 times more likely to cause an accident than driving drunk.
- ♪ Answering a text takes away your attention for about five seconds. If you are traveling at 55 mph, that's enough time to travel the length of a football field.
- ♪ Texting while driving causes a 400% increase in time spent with eyes off the road.
- ♪ Of all cell phone related tasks, texting is by far the most dangerous activity.
- ♪ 94% of drivers support a ban on texting while driving.
- ♪ 74% of drivers support a ban on hand-held cell phone use.
- ♪ Texting and phone calls aren't the only distractions. Passengers, eating, and in-car technologies can also cause distractions.

## How big is the problem of distracted driving?

How big is the problem?

- ♪ In 2012, 3,328 people were killed in crashes involving a distracted driver, compared to 3,360 in 2011. An additional, 421,000 people were injured in motor vehicle crashes involving a distracted driver in 2012, a 9% increase from the 387,000 people injured in 2011.1
- ♪ In 2011, nearly one in five crashes (17%) in which someone was injured involved distracted driving.2

- ♪ In December 2012, more than 171 billion text messages were sent or received in the US



## Cell phone use while driving

The use of cell phones while driving has become very commonplace over the past few years and will continue until legislation occurs in Michigan to deter this practice. As a result, Member Institutions should consider publishing guidelines for cell phone usage while driving such as the following:

- ♪ Make driving safely your first priority. Always buckle up, keep your hands on the wheel and your eyes on the road.
- ♪ Make sure your phone is positioned where it is easy to see and reach. Be familiar with the operation of your phone so that you are comfortable using it on the road.
- ♪ Use the speed dialing feature to program frequently called numbers.
- ♪ When dialing manually without the speed dialing feature, dial only when stopped.
- ♪ Never take notes when driving.
- ♪ Let the voicemail feature pick up your calls when you are driving during inclement weather periods

- ♪ If your conversation looks like it will take a good deal of time, agree to call back when you are off the road



## April is Distracted Driver Month

According to the National Safety Council, cognitively distracted drivers can miss up to 50 percent of their driving environment, including stop signs, pedestrians and red lights. Drivers talking on cell phones – handheld or hands-free – are four times as likely to crash.

Take some time to remind your employees that focusing on anything other than driving, including eating and drinking, reading a map, adjusting a radio or talking on the phone while behind the wheel can put themselves and others in serious danger.

Share this streaming video clip with your employees and encourage them to share with family and friends.

<http://coastalflix.training.dupont.com/Playlist/CUST088FD/PL3134?spMailID=22389341&spUserID=MTQyNTYxNzUwNgS2&spJobID=523298944&spReportId=NTIzMjk4OTQ0S0>

This emotional real-life story of Ben Koppa's tragic death due to a distracted driver will urge your employees, family and friends to keep distractions out of the driver's seat.

## Improper backing

Whether driving a passenger car, van or truck, there is one common factor related to accidents associated with backing a vehicle – all are preventable!

Backing accidents involving university vehicles continue to be a leading cause of loss year-after-year.



Some tips to reduce backing incidents are as follows:

- ♪ Don't Back – avoid backing whenever possible and try and park where you can pull forward when you leave.
- ♪ If you must back – check around your vehicle beforehand if you are driving a van or truck with limited visibility.
- ♪ Watch out for people, parked vehicles, curbs, tree limbs, overhead wires and any other obstacle.
- ♪ Look at the complete picture – back slowly using both rear-view mirrors to guide you. Use a helper if necessary because of blind spots.

## Defensive Driving Techniques

The following information is based on the National Safety Council's Defensive Driver Program:



### The Collision Prevention Formula

#### *Understand the defense*

##### *Recognize the hazards*

Scan the road continuously behind and ahead of you. Check your mirror every three to five seconds.

- ♪ Continuously scan the road for possible hazards. Play the "what if" game by thinking:
  - ♪ "What if" the driver in front of me stops suddenly?
  - ♪ "What if" the driver in front of me stops suddenly?
  - ♪ "What if" someone runs a red light at the next intersection?
  - ♪ "What if" that driver in the oncoming lane suddenly.....?



### *Act correctly in time*

Think ahead, and try to anticipate what other drivers around you might do. Avoid hazardous or dangerous situations before it's too late.

Help avoid collisions through proper vehicle maintenance. From clean windows to properly-adjusted mirrors to regular engine servicing and much more, you can be held responsible for the little and big defects in your car.

### *Know, Show, Slow, Go*

- ♪ Know the rules for intersections and know which way you plan on going before you arrive at the intersection.
- ♪ Show your intentions with signals and proper lane positioning before entering it
- ♪ Slow down as you approach the intersection, and place your foot over the brake.
- ♪ Proceed through the intersection after you're sure the coast is clear. Don't assume other drivers know what to do at the intersection or that they will follow the rules.



## Stopping

The weight of your car is the major determining factor in how long it takes you to stop it. The heavier the car, the longer it takes to stop.

On average, at 65 mph it will take the length of a football field to completely stop your car. Antilock Braking Systems (ABS) only help prevent stopping in a swerving skid. ABS do not guarantee shorter stopping distances.



## The Two Second Rule

Watch the vehicle ahead of you pass a fixed object or point, like a pole or mile marker. Begin counting: "One thousand and one, one thousand and two." If your car reaches that marker before you finish counting, you're following too closely. Ease up, and check again.



## The Two Second Plus Rule

In adverse conditions, use The Two Second Plus Rule. Add one second of following distance for each adverse condition. Adverse conditions include:



- ♪ Driving at night, in fog, rain or snow.
- ♪ Driving behind a truck or vehicle making it difficult for you to see ahead. If you can't see a truck driver in the truck's side mirror, then that driver can't see you or your car. You're in the vehicle's blind spot and should pull out of it as soon as it is possible and safe.
- ♪ Driving behind a motorcycle.
- ♪ Driving through an intersection.

## Practice the 4 Rs

Head-on collisions are the most violent type of auto accident. Practice the 4 R's:

- ♪ Read the road ahead.
- ♪ Reduce your speed.
- ♪ Drive to the Right.
- ♪ Ride off the road if necessary.

A driver who's coming head-on toward you in your lane may suddenly wake-up and realize they've crossed into your lane and then correct their error by heading to your left, or back into their proper lane.

So, **drive to the right** and off the road if necessary. Don't swerve left.



## Sources

- ♪ National Safety Council
- ♪ Bureau of Labor Statistics
- ♪ Highway Traffic Safety Association

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