



# Kuhl Insurance<sup>SM</sup>

Protect | Advocate | Serve

Distracted driving is any activity that could divert a person's attention away from the primary task of driving. All distractions endanger driver, passenger, and bystander safety. These types of distractions include:

- Texting
- Using a cell phone
- Eating and drinking
- Grooming
- Reading, including maps
- Using a navigation system
- Watching a video
- Adjusting a radio, CD player, or MP3 player

**But**, because text messaging requires visual, manual and cognitive attention from the driver, it is by far the most alarming distraction.

**why?** Drivers who talk or text on the phone are **23X** more likely to be involved in a crash.

69% of drivers aged 18-64 in the U.S. admitted to using their cell phone while driving during the previous month. Drivers under 20 make up 27% of drivers in fatal crashes attributed to distracted driving.

At any given daylight moment across America, approximately 660,000 drivers are using cell phones or manipulating electronic devices while driving.



**FIVE SECONDS IS THE AVERAGE TIME YOUR EYES ARE OFF THE ROAD WHILE TEXTING. WHEN DRIVING AT 55 MPH, THAT'S ENOUGH TIME TO COVER THE LENGTH OF A FOOTBALL FIELD.**

## Distracted Drivers Kill!



THE **THREE TYPES** OF DISTRACTED DRIVING AND HOW TO AVOID THEM

 <b>VISUAL</b>	 <b>MANUAL</b>	 <b>COGNITIVE</b>
		
<p>Keep your <b>eyes on the road.</b></p> <p><b>Pull over to read</b> directions.</p> <p>Put your <b>phone</b> in "Do Not Disturb" mode.</p>	<p>Keep your <b>phone out of reach.</b></p> <p><b>Make all adjustments</b> before driving.</p> <p><b>Don't reach</b> for items while driving.</p>	<p><b>Avoid phone calls</b>, even hands-free.</p> <p><b>Stay focused</b> on the road.</p> <p>Keep your <b>emotions in check.</b></p>

### What you can do to help distracted driving:

- Lead by example—no one should text and drive. Be an example for others and if you need to text or talk on the phone, pull over to a safe place. Set rules for yourself.
- Become informed and be active—know what your company policies are in reference to driving and make an effort to ensure other employees are aware.
- Avoid using hands-free phones as much as possible—even if your employer allows them.
- Make necessary adjustments to your car *before* you start driving.
- Focus on the driving environment—the vehicles around you, pedestrians, and cyclists.



Wet pavement contributes to nearly 1.2 million traffic crashes each year.

Proper tire tread depth and inflation are imperative to maintaining good traction on wet roadways.

Avoid cruise control. The chance of losing control increases when using cruise control in wet conditions.

Slowing down during wet weather is critical to reducing a car's chance of hydroplaning. With as little as 12 inches of water on the road, tires have to displace a gallon of water per second to keep the rubber meeting the road.

Even careful drivers can experience skids. If you feel your car begin to skid, follow these basic steps:

- Don't panic
- Continue to look and steer in the direction in which you want to go
- Avoid slamming on the brakes as this will further upset the vehicle's balance and make it harder to control
- In the winter, black ice is often mistaken as just wet pavement, pay close attention when driving.



70% of injuries related to ice and snow occur in automobiles.



Driving in conditions that involve strong or heavy wind and rain may not seem like the most pressing safety concern for many drivers, but driving in any type of severe weather can significantly increase your risk and potential for a dangerous situation for you, your family and other drivers.

### Heavy Wind

- Anticipate gusts—take special care when driving through areas prone to strong winds or when weather reports predict severe weather
- Notice larger vehicles—be aware of large vehicles on the road such as tractor-trailers and recreational vehicles. They are more susceptible to high winds and drivers may have difficulties staying in their lanes
- Keep a firm grip on the wheel—Keep both hands on the wheel in case the wind begins to move your vehicle, especially if you are driving a large vehicle or towing a trailer.

### Heavy Rain

- Take your time—slowing down is the only way to keep your vehicle from hydroplaning. Also remember that one of the most dangerous times to drive is soon after it begins to rain, as oils on roadway make for slick conditions
- Turn your lights on—help other vehicles see you
- Give other vehicles more space—add 1-2 extra seconds of following time in the rain

