

## **HORTICA – THE FLORIST’S MUTUAL INSURANCE COMPANY**

### **RECOMMENDED DRIVER PERFORMANCE STANDARDS**

The minimum standard for acceptable driver performance should be “driving without a preventable accident”. In most cases, it takes two drivers to make an accident. One driver has violated some traffic law while the other has violated a defensive driving principle. Either driver could have prevented the accident – therefore, both are at fault. Once you have set a driver standard – you must hold the drivers accountable for their driving behavior.

Defensive driving is driving to prevent accidents in spite of the incorrect actions of others or adverse driving conditions such as weather, traffic, lighting, vehicle or road conditions, or the driver’s physical or mental state.

Only a very small fraction of drivers involved in accidents have involvements that can be characterized as entirely outside their control. Placing an accident-involved driver in the “at fault” category implies some violation of traffic law, while the “not at fault” category implies an absence of evidence of traffic-law violation. Although this categorization is tidy for legal purposes, it tends to convey an erroneous impression that “not at fault” drivers are helpless victims of crashes that occurred entirely outside their control.

A determination should be made as to whether the accident was a “preventable accident” on the part of the company’s driver. In order to avoid becoming involved in a preventable accident, drivers must understand the concept of, and practice, defensive driving. This is irrespective of the legal conditions surrounding an accident, because preventability relates to “defensive driving” and not legal blame. A preventable accident is one in which the driver failed to exercise every reasonable precaution to prevent the accident. The key work in this definition is “reasonable”. How you interpret “reasonable” will determine how high the standard of safety performance will be for your drivers.

Once the determination has been made, you must take action. Possible corrective actions include disciplinary action, increased supervisor emphasis, remedial training and driver re-certification.

The following paragraphs are offered as a guide in determining the preventability of accidents. Accidents involve so many different factors that it is impossible to set hard, fast rules to classify them as preventable or non-preventable. Management must make this determination.

## A GUIDE TO DETERMINING THE PREVENTABILITY OF ACCIDENTS

1. **BACKING** – Practically all backing accidents are preventable. The driver must get out and clear behind the vehicle. A driver is not relieved of the responsibility to back safely when a guide is involved. A guide cannot control the movement of the vehicle; therefore, a driver must check all clearances personally.

2. **FRONT END COLLISIONS** – Regardless of the abrupt or unexpected stop of the vehicle ahead, your driver can prevent accidents by maintaining a safe following distance at all times. This includes being prepared for possible obstructions on the highway, either in plain view or hidden by a curve in the road. Overdriving headlights at night is a common cause of front end collisions. Night speed should not be greater than the stopping distance illuminated by the vehicle's headlights.



3. **REAR END COLLISIONS** – Investigation often finds that your driver risked being struck from behind by not maintaining a cushion of safety in their own following distances. Rear end collisions preceded by a roll back, an abrupt stop at a grade crossing, when a traffic signal changes, or when your driver fails to signal a turn at an intersection should be charged preventable. Failure to signal intentions or to slow down gradually should be considered preventable.

4. **GRADE CROSSINGS** – Collisions with trains or fixed rail mass transit vehicles are the responsibility of the driver to prevent.

5. **OPPOSING VEHICLES** – It is very important to check the action of your company driver when involved in a head-on or side-swipe accident with a vehicle approaching from the opposite direction.

Exact location of vehicles, prior to and at the point of impact, must be carefully verified. Even though an opposing vehicle enters your driver's traffic lane, it may have been possible for your driver to avoid the collision.



For example, if the opposing vehicle was passing and your driver failed to slow down, stop or move to the right to permit the vehicle to re-enter its own lane, your driver failed to prevent the accident.

6. **PASSING** – Failure to pass safely indicted faulty judgment and the possible failure to consider all the critical factors before starting to pass. Unusual actions of the driver being passed or oncoming traffic might appear, at first, to be at fault. However, passing is voluntary and always the driver's responsibility.

7. **BEING PASSED** – Sideswipes and cut-offs involving a driver while being passed are preventable when your driver fails to yield to the passing vehicle by slowing down or moving to the right where possible.

8. **LANE INFRINGEMENT** – A defensive driver is seldom a victim of entrapment by another driver when changing lanes. In addition, entrapment in merging traffic is an indication of unwillingness to yield to other vehicles or to wait for a break in traffic. Blind spots are not valid excuses for lane infringement accidents.



Your drivers must made extra allowances to protect themselves in areas of limited sight distances. Squeeze plays causing collisions with parked cars, columns and other road structures can be prevented by dropping back when it is apparent that the other

driver is forcing the issue or contesting a common portion of the road.

9. **TURNING** – Turning like passing, requires great care by a driver. Squeeze plays at left or right turns involving other vehicles, bicycles or pedestrians are the responsibility of the driver making the turn. Failure to signal, to properly position the vehicle for the turn, to check mirrors, to check pedestrian lanes or to take any other defensive action should be considered. You will often find that your driver failed to take precautionary action from tip-offs from the other vehicle immediately preceding the incident. U-turns by your driver that result in a collision are preventable.

10. **INTERSECTIONS** – All drivers approaching, entering or crossing an intersection must be prepared to avoid accidents, even those caused by the actions of other drivers. Complex traffic movements, blind intersections or failure of the other driver to conform to law or traffic control devices will not automatically make an accident “non-preventable”. Intersection accidents are preventable even though the driver has not violated traffic laws. Your driver’s failure to take precautionary measures prior to entering the intersection are factors to be studied in making a decision. When a driver crosses an intersection and the obvious actions of the other driver indicate possible involvement either by reason of excess speed, crossing a lane in turning or coming from behind a blind spot – the decision based on such entrapment should be preventable.



11. **PEDESTRIANS** – Traffic laws generally favor the pedestrian hit by a moving vehicle. An unusual route of a pedestrian at mid-block or from between parked vehicles does not necessarily relieve a driver from

taking precautions to prevent such accidents. Whether speed limits are posted or the area is marked with warning signs, speed too fast for conditions may be involved. School zones, residential streets and other areas with special pedestrian traffic must be traveled at reduced speeds equal to the particular situation. Bicycles and motorcycles are generally operated by young and inexperienced operators.



Keeping posted speed limits is not taking the proper precaution when unusual conditions call for voluntary reduction of speed.

12. **WEATHER** – Adverse weather conditions are not a valid excuse for being involved in an accident. Rain, snow, fog, sleet or icy pavements have never caused an accident. These conditions merely increase the hazards of driving. Failure to adjust driving to the prevailing weather conditions or to “call it a day” when necessary should be cause for deciding an accident preventable.



13. **FIXED OBJECTS** – Collisions with fixed objects are preventable. They usually involve failure to check or properly judge clearances. New routes, strange delivery points, construction and similar situations are not, in themselves, valid reasons for excusing a driver. Your drivers must be constantly on the lookout for such conditions to avoid accidents.
14. **MECHANICAL FAILURE** – Accidents caused by mechanical failure that could

have been detected by the driver, but went unheeded, should be judged preventable. It is the driver's responsibility to report unsafe vehicle conditions. Immediate repairs must be had where continued operation might result in an accident.



15. **NON-COLLISION** – Many accidents, such as overturning or running off the road, may result from emergency action by the driver to prevent being involved in a collision. Examination of driving practice prior to the incident may reveal speed too fast for conditions. The driver's actions prior to involvement should be examined for possible errors or lack of defensive driving practice.