

## Insurance 101

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### Fall for These Safe Driving Tips

Like other seasons, fall brings its own driving challenges. Wet leaves can create slippery conditions, deer collisions happen with the most frequency, and the end of Daylight Savings and the sun's changing angle require visibility adjustments.

In fall, as always, it's important to keep in mind these safe driving practices:

- **Be law abiding.** According to the National Highway Traffic Safety Administration, aggressive driving plays a role in more than half of fatal crashes, with excessive speed as the top culprit. Other contributing factors are passing where prohibited, ignoring traffic signs, failure to yield right of way, improper lane changing and following too closely
- **Be defensive.** Watch what's around you. If a car nearby is driving erratically, stay far away and let the police know. If an oncoming car is crossing into your lane, pull over, sound the horn and flash your lights. A good defensive tactic is to avoid tailgating so you have greater reaction time should the car in front of you stop unexpectedly
- **Be careful.** As daylight shortens, you'll most likely be doing more night driving. In darkness, depth perception, color recognition and peripheral vision are compromised. If you add fatigue and/or alcohol in the mix, your driving becomes that much more impaired. Here are some safety suggestions:
  - Keep headlights, taillights, signal lights and windows clean and clear
  - Ensure headlights are properly aimed
  - Reduce speed
  - Use extra precaution at twilight, as your eyes adjust to the growing darkness
- **Be alert.** Sleep deprivation can slow reaction time, decrease awareness and impair judgment. If you develop any of these symptoms, pass the wheel to another driver: eyes closing or going out of focus, irritability, impatience, wandering or disconnected thoughts or an inability to remember driving the last few miles
- **Be smart.** Distracted driving—using the cell phone, talking to passengers, eating, putting on makeup, daydreaming and the like—accounts for about 16 percent of all motor vehicle crashes

When you follow these common-sense practices, not only do you and your family stay safe on the road, but by avoiding vehicle damage, you help keep down the cost of insurance.

And speaking of cost, you might consider enrolling in a safe driver course, which may help you save on your premiums. Check with your Independent Agent to see if this discount is available in your state.

*Sources: National Highway Traffic Safety Administration, National Safety Council, U.S. Department of Transportation, AARP*