

**1-800-GOT-JUNK?**<sup>®</sup>  
THE WORLD'S LARGEST JUNK REMOVAL SERVICE

**Stay Safe:  
Drive on the Defensive**



PRESENTED BY:  
**LIBERTY INSURANCE AGENCY**  
*Jason Rigby & Steve Pcsolar*

## YOUR LIBERTY TEAM



**Kevin Heher**  
CPCU, ARM,  
AFSB, AAI  
**PRESIDENT**

Kevin is President of Liberty Insurance Agency, a family owned business established in 1950. We work for our clients and strive to be their go-to trusted advisor for insurance & risk management strategies and solutions.



**Jason Rigby, CRM**  
**SENIOR VICE  
PRESIDENT, PROPERTY  
& CASUALTY**

Jason joined Liberty Insurance Agency as a Broker/Producer in 2013. Jason's focus has been to bring his knowledge and understanding of enterprise risk management to employers who wish to better understand and more aggressively manage the quality and cost of their risk management program. As Senior Vice President of the Commercial Property & Casualty Department, Jason has worked to deliver a higher level of value to Liberty's clients through innovative strategies aimed at expanded support to Human Resource Directors.

## YOUR LIBERTY TEAM



**Steve Pcsolar, CISR**  
**ACCOUNT MANAGER**

Steve's primary role is to assist with day-to-day account service activities and requests, including correspondences, account file maintenance, certificate requests, MVR reports, etc. Steve has over 8 years of property-casualty experience and completed the Certified Insurance Service Representative (CISR) designation in 2015. To further expand his service capabilities he is working towards his Certified Risk Manager designation.



**Anthony Viola**  
**CLAIM MANAGER**

Anthony is responsible for coordinating the claims handling process. Anthony has over 20 years of property & casualty experience working as a multi-line claims adjuster with Travelers Insurance. Anthony serves as an advocate to the client to achieve the best optimal outcome. He monitors the performance of the carriers to ensure the highest level of customer service and participates in claim review meetings.



**In today's presentation we'll cover:**

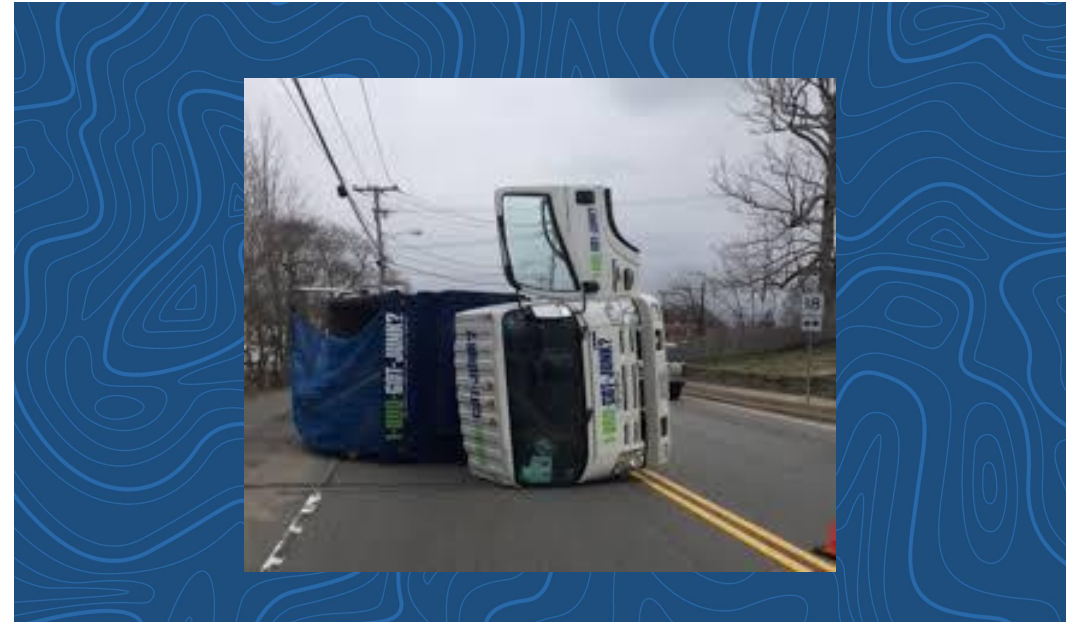
- **Adhering to the National Safety Council's (NSC) Defensive Driving Program**
- **Preventing accidents**
- **Spacing between other vehicles**
- **Using mirrors and changing lanes**
- **Driving safely in bad weather**
- **Driving safely at night**
- **Avoiding fatigue**
- **What to do in the event of accident**



According to the National Safety Council (NSC), more than three quarters of all motor vehicle accidents are caused by driver errors.

However, becoming a responsible, defensive driver will reduce your risk of having an accident.

Don't let this happen to you!





- ❖ Drivers must be constantly alert for the illegal actions and errors of drivers and have a willingness to make timely adjustments to their own driving so that those illegal actions and errors will not result in an accident.
- ❖ Drivers must possess a knowledge of adjustments they need to make to their driving for the special hazards presented by abnormal, unusual or changing conditions including:
  - Mechanical functioning errors within the vehicle
  - Type of road surface
  - Weather
  - Degree of light
  - Amount of traffic
  - Current physical condition
  - Current state of mind



- ❖ Drivers must understand the rules of right of way and have a willingness to yield to other drivers whenever necessary to avoid an accident.
- ❖ Drivers must possess a confident attitude that they can drive without having a preventable accident.
- ❖ Drivers must understand how to prevent accidents by doing the following:
  - Seeing a hazard or predicting what could potentially happen
  - Understanding the defense needed to prevent an accident
  - Acting in time instead of waiting to see what may occur





## Preventing Accidents:

- See the Hazard:
  - Think about what may occur as far ahead of reaching a situation as possible. Do not assume that conditions will have resolved before you reach it. Consider these scenarios:
    - You see an approaching vehicle starting to pass. It looks as though it will complete the pass in time, but you are not completely sure. What is your defense?
    - You see a vehicle on the shoulder of the road but cannot see the driver outside of the vehicle. Will they open their door as soon as you approach the vehicle? What should you do?
    - You are traveling along a residential street. The vehicle approaching from the other direction is a convertible with its top down. On the same side of the street, you see a lawn sprinkler that is spraying water into the street. What do you think the approaching motorist will do to avoid getting wet?



## Preventing Accidents:

- Understand the Defense:
  - There are specific ways to handle most situations. Review the situation in your mind so that you can act quickly and in plenty of time to prevent an accident.
  - In an emergency situation, you must stay calm and not panic. Then, apply the best defensive action to remain safe. Consider these scenarios:
    - What should you do if there's a biker in your lane and another car is coming from the other direction?
    - You are driving on a roadway with only one lane and the motorists in front of you in swerving over the centerline. How should you react?



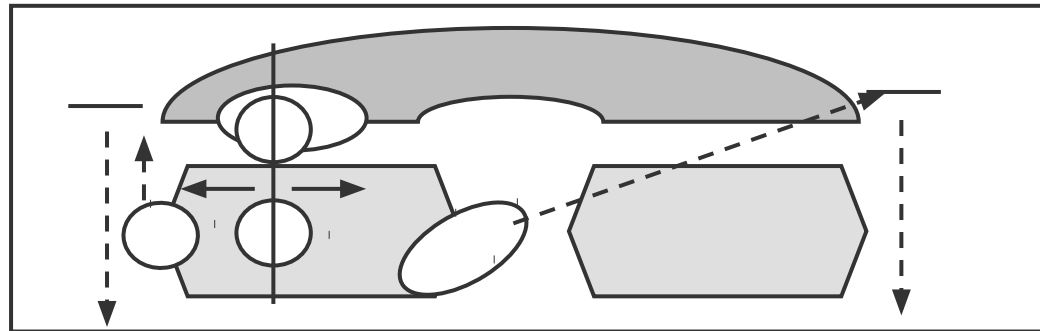
### Preventing Accidents:

- Act in Time:
  - Once you see a hazard and decide on a defense, you must act immediately. Do not assume that the condition will clear up before you arrive. The sooner you act, the more time you will have to avoid an accident.



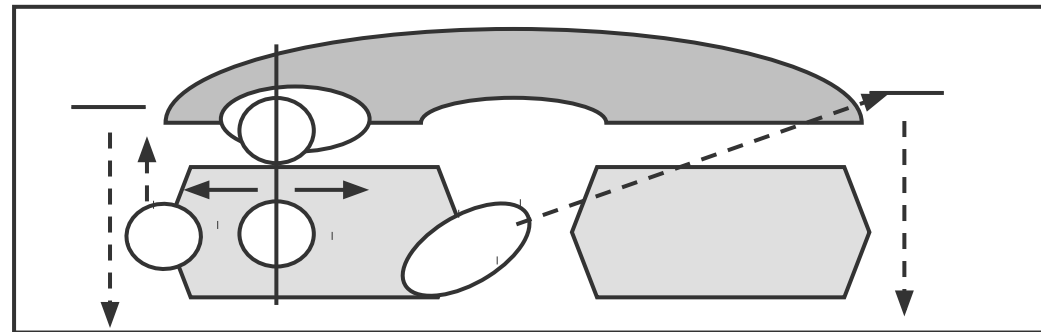
## Using Mirrors & Changing Lanes Properly:

- To properly set your are in place:
  - Sit in a normal driving position and watch the mirrors as a vehicle drives by. It should appear in the outside mirror before it leaves the rearview mirror.
  - The vehicle should also appear in your peripheral vision before leaving the outside mirror.



### Using Mirrors & Changing Lanes Properly:

- To properly set your mirrors:
  - Park your vehicle and place your head against the driver's side window. Then, set your mirror so you can see the side of the car (see diagram below)
  - To adjust the passenger side mirror, position your head at the middle of the vehicle and set the mirror so you can just see the side of the car.



### Using Mirrors & Changing Lanes Properly:

- To change lanes correctly using your mirrors:
  - Look at your rearview mirror first for vehicles coming from behind. Then glance at the outside mirror to see if a vehicle is in your blind spot.
  - If you can see the entire front of a vehicle in the rearview mirror and no vehicles in the outside mirror, it should be safe to change lanes.
  - Before doing so though, turn your head over the appropriate shoulder to double-check your blind spot.
  - Do not change lanes if the vehicle approaching from behind is closing in quickly.
  - Always turn on your turn signal before slowly moving over to the other lane.





### Navigator Responsibilities:

- Navigator must provide an extra set of eyes on the road to help identify hazards.
- Navigator must be alert & attentive the same as the driver.
- Navigator must provide clear, concise information on the hazards identified, and corrective actions that the driver can make to avoid a potential accident.
- When changing lanes, the Navigator must look for other vehicles, and communicate with the Driver when it is safe to change lanes.
- With two sets of eyes on hazards, with effective communication, the Truck Team should be able to avoid almost any accident involving changing lanes, backing up, and parking the truck.
- While driving, the truck team must remain alert, and constantly aware of their surroundings at all times.

# Defensive Driving in Rain, Thunderstorms & Tornadoes:

- Turn on your headlights, wipers and defroster to increase visibility.
- Drive in the tracks of the vehicle in front of you and reduce your speed.
- Allow increased space between your vehicle and motorists in front of you.
- If you begin to hydroplane, hold the steering wheel straight and remove your foot from the gas.
  - As the vehicle slows, its weight will settle on the road again.
- If you are driving in a thunderstorm, try to pull off to the side of the road and wait out the storm. If you are driving in a tornado, get out of your vehicle and seek shelter immediately.



### **Defensive Driving in Winter Weather:**

- Always clean ice and snow off your windows, hood and trunk before departing.
- Drive with extreme caution and at slow speeds. You will need three to 12 times the amount of stopping distance that you need without precipitation.
- Avoid driving on bridges and overpasses, which tend to freeze first.
- Do not brake quickly, as you could spin out of control.





### Avoiding Skids in Winter Weather:

- Slow down at the first sign that the road may be slick. Most skids are avoidable if motorists adjust their driving to road conditions.
- Slow down ahead of curves and turns to prepare for them. Then, when at a curve, slightly apply power to the gas and steer steadily with no abrupt changes in direction or braking.
- When changing lanes, swing over in a long, gradual line. Make the move with the smallest possible steering change and with a light foot on the gas.
- Watch out for ice patches on overpasses and shady areas.
- Slow down gradually when approaching a stop sign or lighted intersection. These areas are incredibly slick because of all the starting and stopping traffic.



## If Your Truck Starts to Skid:

- Do not steer against the skid or hit the brakes. Instead, steer in the direction the vehicle is sliding until you feel traction recovery. Then, slowly straighten your wheels and keep rolling.
- If braking is necessary before rolling traction is recovered, apply the brake pedal carefully so you do not lock the wheels and intensify the skid.







### Defensive Driving in Foggy Weather:

- Slow down before you reach a patch of fog in front of you.
- Use only your low beams or fog lights and put on your defroster and windshield wipers to increase visibility.
- If the fog is extremely thick, roll down all of your windows to hear other vehicles around you.
- If you cannot see the road's edge or center line, pull off to the right and put on your emergency flashers. Do not start driving again until you can safely see.

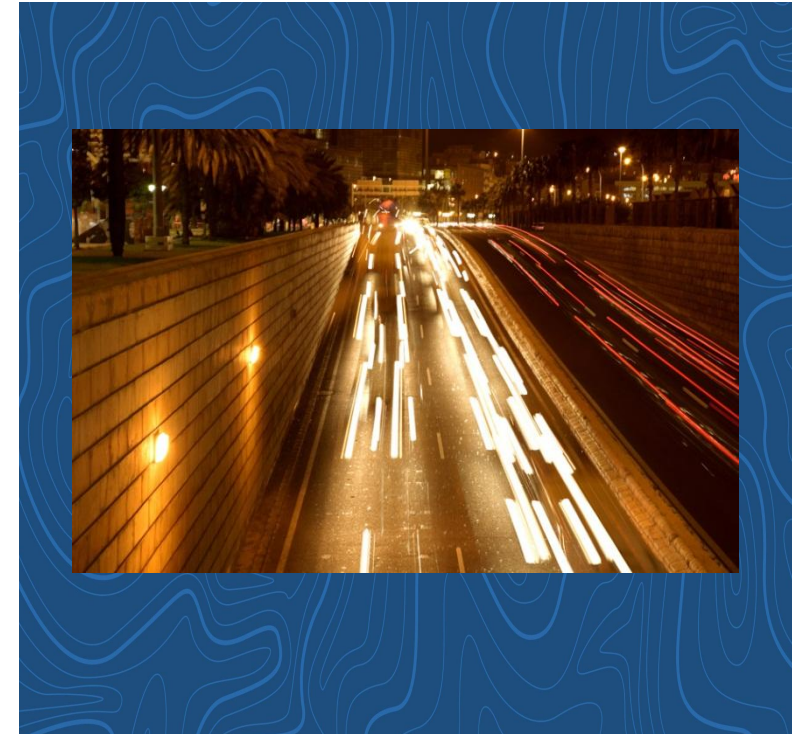
### **Driving Safely at Night:**

- Turn on your headlights one hour before sunset and one hour after sunrise so other drivers can see you easily.
- Make sure all of your exterior lights are in good working order.
- Refrain from looking into your rearview mirror at oncoming headlights. Use the “day-night” feature to minimize the light coming from others’ headlights.
- Dim your dashboard lights if excess street lighting is causing a glare.
- Keep your windows clean. Dirty windows can decrease visibility by 90%.



### **Driving Safely at Night:**

- Increase your following distance by four or five seconds to give yourself more response time.
- Slow your speed, especially in dangerous weather conditions.
- Avoid smoking tobacco products, since nicotine and carbon monoxide hamper night vision.
- Keep your headlights on low beams when following others. You would not want to unnecessarily impede their vision.



 **Accident data suggests that the following characteristics are correlated with driver fatigue behind the wheel:**

- Young drivers, mostly male
- Working varied hours
- Driving through the night or long distances with minimal breaks
- Taking medication that causes sleepiness
- Consuming alcohol and then driving
- Driving alone for long periods



### **Look for the following signs of fatigue as a passenger in a vehicle or as a motorist on the road:**

- Weaving
  - Driver makes jerky steering corrections
- Erratic, confused behavior
- Restlessness
  - Drivers may be starting to fall asleep and are fighting to stay awake
- Tailgating other vehicles unusually close
- Passing over rumble strips and center line
  - Driver crosses the shoulder-side rumble strips over and over again or the centerline
- Jerking neck
  - Called “microsleep”; driver falls asleep for moments at a time
- Other signs of fatigue:
  - Frequent yawning, shallow breathing and minimal eye blinking



 **Stop driving if you experience any of the following fatigue-related body responses:**

- Tired eyes
  - Difficulty focusing or keeping your eyes open
- Weaving
  - You notice that you cannot keep the vehicle straight in your lane
- Lost time
  - You cannot remember the last few moments while you were driving
- Disorientation

**Do not rely on playing the radio loudly, opening your windows to get some fresh air or drinking caffeine to keep you awake. If you experience any of these body responses, it's time to stop driving and get some rest.**



### Minimizing Fatigue Behind the Wheel:

- Get a full night's sleep before driving.
- Do not drink alcohol immediately before driving or excessively the night before you have to drive as well. Excessive drinking will cause fatigue the next day.
- Avoid taking medications that cause drowsiness.
- Consume sugar in moderation.
  - Sugary foods and beverages will give you a quick high but will often cause you to feel extremely fatigued shortly thereafter.
- Stop for a rest every two hours on long trips.
  - Take a rest, use the restroom and walk around for a few minutes to re-energize yourself.
- Drive with others so you are more stimulated.



**Even after taking every precaution, some accidents are unpreventable. If you are involved in an accident it is important you respond appropriately:**

- Contact police immediately.
- Do not admit fault. Do not discuss the details of the accident with anyone except the police.
- Record the license and insurance information of all drivers involved in the accident.
- Record the make, model and license of all vehicles involved in the accident.
- Record the information for anyone else involved in the accident or anyone who may have witnessed the accident, noting both the number of passengers and their names.
- Take photos of the accident if a camera is available.
- Report the accident to 1-800-GOT-JUNK? immediately.



### After an Accident:

- While providing detailed facts of the accident helps our insurance carrier deter fraudulent third-party insurance schemes and aid in a quick resolution, consider your own health and safety first.

**Always seek immediate medical help if you are injured in an accident.**

Thank you!

**Liberty Insurance Agency is your trusted advisor and here to service your account! Please do not hesitate to contact Jason or Steve directly with any questions or concerns.**

We will be breaking down the topics in this training to focus specifically on the areas where you can make improvements if needed. While every 1-800-GOT-JUNK? operation should be considered Best-In-Class, we take great pride in making sure this message is sent loud and clear to the carriers writing your policies.