

Driving safety tips every driver should know



When you're behind the wheel of a car – whether alone or with passengers – driving safely should always be your top concern. We're more distracted than ever, so it's crucial to know the basics of safe driving and practice them every time you're on the road. Here are some safe driving tips:

TOP 4 DRIVING SAFETY TIPS

Focus on driving

- Keep 100% of your attention on driving at all times – no multi-tasking.
- Don't use your phone or any other electronic device while driving.
- Slow down. Speeding gives you less time to react and increases the severity of an accident.

Drive “defensively”

- Be aware of what other drivers around you are doing, and expect the unexpected.
- Assume other motorists will do something crazy, and always be prepared to avoid it.
- Keep a 2-second cushion between you and the car in front of you.
- Make that 4 seconds if the weather is bad.

Make a safe driving plan

- Build time into your trip schedule to stop for food, rest breaks, phone calls or other business.
- Adjust your seat, mirrors and climate controls before putting the car in gear.
- Pull over to eat or drink. It takes only a few minutes.

Practice safety

- Secure cargo that may move around while the vehicle is in motion.
- Don't attempt to retrieve items that fall to the floor.
- Have items needed within easy reach – such as toll fees, toll cards and garage passes.
- Always wear your seat belt and drive sober and drug-free.

What to do after an accident

If you're in an accident, first make sure no one in the car is injured. Next, check on the passengers in the other vehicle, pedestrians and anyone else nearby to make sure they're OK. Then do these five things:

Stay at the scene

Leaving can result in legal consequences, like fines or additional violations.

Call 911 or the local police immediately

They'll dispatch an officer and medical personnel to the scene of the accident. Once the cops arrive, wait for them to complete an accident report.

Stay in the car

If you're on a busy highway, stay inside the car and wait for the police or an ambulance. It's dangerous if passengers stand along a freeway or other road with lots of traffic.

Stay calm

Don't get into an argument or a fight with the other driver. Simply exchange contact and insurance information. If possible, also get the name and phone numbers of witnesses.

Contact your insurance provider

Call your insurance provider to report the claim. Your agent will ask you for any paperwork you receive about the accident, and will give you important information on getting your car fixed.

Find out more about [what to do after an accident](#) or [a hit-and-run](#).

What to do when pulled over

If you notice that a police car is following you with the lights flashing, pull over to the side of the road safely and quickly. Wait inside your car for the officer to approach, and be prepared to:

Turn on the light

Turn on your interior light at night and keep your hands where the officer can see them, preferably on the steering wheel.

Keep your hands visible

Don't reach under your seat or into your glove box. This may cause the officer to think you're reaching for a weapon or hiding something.

Provide necessary documentation

Give your license and proof of insurance to the officer if asked. If the officer asks you to step out of your car, do so without sudden or threatening movements.

Be polite

Stay calm – don't become argumentative, disorderly or abusive – and never attempt to bribe the officer.

If a citation is issued, present your story in traffic court if you feel you've been unfairly treated. You may be represented by a lawyer and, if necessary, you'll be heard by a judge or magistrate.

Things to know about speeding & traffic laws

Some roadways are designated as low-speed zones. These include areas with high pedestrian traffic, such as school zones and streets lots of intersections close together. Driving over the speed limit can put you and others at risk of harm.

1. Never pass a stopped bus displaying a stop sign to its left. That means children are crossing the street.
2. If you hear a siren coming behind you, pull to the side if you can, stop and wait until the police car or fire truck goes by.
3. Completely stop at stop signs and look for other drivers and pedestrians before you proceed.
4. Obey the posted speed limit at all times. Speeding tickets are costly, and penalties for speeding can include fines, court appearances and loss or suspension of your driving privileges. Also, depending on your insurance policy, speeding tickets can raise your rates.
5. When parking your vehicle, always be mindful of handicapped signs, fire hydrants, bus stop zones, parking restrictions for certain times of day, and parking spots that require permits. Just remember to heed all of the signs. Even if you have to circle the block a couple times, it sure beats getting fined or having your car towed.