

How do accidents happen?

A study of more than 700,000 crashes in the UK has produced detailed evidence on the causes of road traffic accidents.



Fortunately this collision wasn't fatal, but there are many potential reasons why it happened

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It's enough to chill your blood on the warmest day You're driving along a familiar road on holiday or to work. But your progress is suddenly hampered by ominous signs; an ambulance screeches past and there's an unexpected traffic jam.

You inch your way to the head of the queue and as you reach the crash scene it's impossible not to gawp at the tangled metal. You know that within hours, a police notice board seeking witnesses to a fatal accident will appear.

Always though, two haunting questions remain: what went wrong - and how can you make sure it won't be you next time?

Now, for the first time, a startling new report, *Licensed to Skill*, has broken down what happens in those mysterious "lost" moments leading to road accidents, analysing who is to blame, what sex or age they tend to be – and what they did wrong. Using data gathered by police and spanning 700,000 accidents from 2005 to 2009, the Institute of Advanced Motorists (IAM) has analysed, in breathtaking detail, the anatomy of a road accident.

Unexpected findings emerged, not least the relative unimportance that speeding plays in road accidents that kill six people each day in the UK, leave 68 others seriously hurt and 535 with less serious injuries.

"It has been an eye-opener," says project manager Neil Greig, of the IAM. "Not just in terms of what causes an accident but in terms of dispelling some of the popular myths. For instance, if you look at Government campaigns they seem to say that speed is the number one problem. But illegal speeding – when drivers exceed the posted limit – accounts for only 13.9 per cent of fatal accidents. A bigger cause [15.9 per cent] is going too fast for the conditions – entering a bend too quickly for instance – when you might well be under the actual speed limit."

But the biggest cause of road accidents in the UK today? The statistics are quite clear on this and it's "driver error or reaction". It's listed by police as a factor in more than 65 per cent of fatal crashes and the heading covers a multitude of driving sins many of which you're probably on first-name terms with. Topping the charge sheet is failing to look properly (the Smidsy factor – "Sorry mate, I didn't see you", relevant in 20.5 per cent of fatalities involving driver error), followed by "loss of control" (34 per cent) which, says Greig, often means leaving yourself with "nowhere to go" after entering a bend or other situation, too quickly. Other errors include "poor turn or manoeuvre" (12 per cent) and "failed to judge other person's path or speed" (11.6 per cent.).

Second biggest cause of fatal accidents, to blame for 31 per cent, is the "injudicious action", an umbrella term for "travelled too fast for the conditions" (15.9 per cent of those labelled injudicious), "exceeded speed limit" (13.9 per cent) or "disobeyed give-way or stop sign" (2.1 per cent)?

Third culprit in the daily gamble on who lives and who dies is "behaviour or inexperience" (28 per cent), which covers faults such as "careless, reckless or in a hurry" (17 per cent), "aggressive driving" (8.3 per cent) and "learner/inexperienced" (5.3 per cent).

The fourth main category is "impairment or distraction" (to blame for 19.6 per cent of fatal accidents) covering "alcohol" (a factor in 9.6 per cent of fatal accidents) and "distraction in vehicle" (2.6 per cent).

"What is just as telling though is the factors that, though they might be key in a small number of accidents, aren't all that significant," says Greig. "We see a lot of campaigning on issues such as diesel and deposits on the road but that only explains 0.8 per cent of fatal accidents, and being dazzled by headlamps, a factor in 0.4 per cent of fatalities."

Next time you venture out in bad weather, you might like to reassure yourself that slippery roads only factor in 10.9 per cent of fatal crashes involving road problems, while bad road layouts are to blame in 3.2 per cent.

But you should watch out more carefully for pedestrians. A separate heading shows that "pedestrian only casualty or injured" accidents account for more than 18 per cent of collisions, with (sound familiar?) 10 per cent of them "failing to look properly".

Delve further into the report and a colossal range of possible causes of accidents, 77 in all, emerges, including vision affected by the sun, vegetation or spray from vehicles and scratched windscreens. Of those motorists judged by police to have been distracted, only 0.8 per cent were using a mobile phone and 0.4 per cent had defective eyesight.

Other reasons accounting for 6.1 per cent of fatal accidents include "stolen vehicle" (1.1 per cent), "emergency vehicle on call" (0.3 per cent) and "vehicle in course of crime" (0.4 per cent).

Vehicle defects are a factor in only 2.8 per cent of fatalities, with tyres mostly to blame (1.5 per cent) followed by dodgy brakes (0.7 per cent).

The overriding message? It's not your car or the "road conditions" that are most likely to kill you. It's your own driving. Men are more often 'careless, reckless or in a hurry', or 'travelling too fast for conditions'. Women are more likely to be 'inexperienced', but less likely to have been drinking.

Age is a factor. Older drivers more frequently fail to look properly while younger ones are more likely to be going too fast, either for the limit, or the conditions.

Time of day is important; between 7pm-7am 'loss of control' is the key factor while at other times, it's the familiar 'failed to look properly'. Motorists are more likely to be 'distracted or impaired' at weekends (17 per cent) than on weekdays (10 per cent).

"Drivers can learn a lot by reading this and if you take just one thing away from it," says Greig, "it's that paying a little more attention, taking that little bit more time to look properly will save your life. Mostly crashes aren't about cars going dramatically out of control and up in smoke. It's small errors suddenly having greater consequences. But if you are a good, trained driver you can avoid becoming a statistic." And you'll get to that appointment on time, too.

What to do when you have an accident

The AA advises that you:

*** Don't lose your temper even if provoked.**

*** Don't admit liability at the scene; you may be confused, and it may adversely affect the claims process**

- * Call the emergency services – you must if anyone is injured**
- * Call your insurance company who should give you guidance**
- * Make a note of where you are, road conditions, what happened**
- * Note other vehicles involved – registration numbers, makes, models**
- * Note who was involved – names, telephone numbers, addresses, insurance details**
- * Make a note of any witnesses who might confirm what happened**
- * The Highway Code says you must give your details to anyone with reasonable grounds for requiring them. If you don't you must report details to police within 24 hours**
- * Take pictures if possible; mobile phones are fine**
- * If you suspect someone was breaking the law – speeding, using a handheld phone etc – tell your insurer and the police**
- * If you have been injured, deal with your insurer rather than any cold-call lawyers who might contact you**

How we moderate

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