

# DEFENSIVE DRIVING

## SAFETY TALK

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When you're behind the wheel, defensive driving is your full-time job. Your ability to anticipate road conditions and look out for other drivers determines your safety and theirs. Practicing defensive driving daily will give you confidence to drive through the worst of weather or the wisdom not to.

### COMMON ERRORS

1. Not adjusting drive time and speed for bad weather
2. Tailgating the vehicle ahead of you
3. Being in a rush and speeding
4. Allowing yourself to get distracted
5. Driving when you're tired
6. Driving and texting or talking on your cell phone

**Anticipating potential driving hazards and knowing how to avoid them is the key because you can't always trust other drivers.**

### CHECKLIST

- Do you adjust your driving time and habits for bad weather (rain, snow, ice)?
- Do you respect traffic laws? Are you courteous to other drivers?
- Are you a safe distance from the vehicle ahead of you? (One vehicle length for each 10 mph is appropriate.)
- Do you gradually apply your brakes as soon as you see a potential accident ahead?
- Are you distracted by the passengers in your vehicle?
- Are you aware of your vehicle's limitations?
- Do you inspect your vehicle before trips?

### THINGS TO THINK ABOUT

1. What habits do you need to break or make to arrive safely?
2. If you've been in an accident before, what caused it?
3. Are there any specific points or problems you wish to discuss?

**ACCIDENTS ARE PREVENTABLE. LEARN MORE AT [GRINNELLMUTUAL.COM](http://GRINNELLMUTUAL.COM).**

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