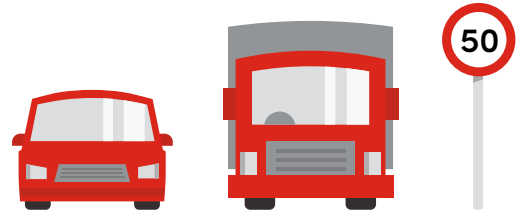


# Staying safe while on the move

For many businesses, vehicles are essential for keeping things moving. Whether it's a fleet of cars or a specialist one-off vehicle, they may be company owned or leased, but they all have one critical component – the driver.



Vehicle accidents happen all the time and the cost to a business can be extensive. From loss in productivity and revenue, to increases in administrative costs and the ongoing health of staff. While every driver is responsible for their driving, there are some simple precautions you can take to reduce risks too.

## Invest in your drivers and vehicles

- Enrol your team in practical or defensive driving courses to improve their know-how in different conditions and how to respond to an emergency.
- When buying or upgrading choose vehicles that are fit for purpose and have safety features such as intelligent cruise control, lane departure warning indicators, blind spot monitoring and AEB (Auto Emergency Braking).
- Service and maintain your vehicle as recommended by the manufacturer guidelines. Make repairs as needed.
- Ensure tyres are in good condition at least 1.5mm tread depth and properly inflated.
- Replace windscreen wipers at least annually
- Check vehicle lights and indicators work and that the windscreen, windows and light lenses are clean.

## Driving Conditions

- Always drive to the road conditions, the quality of the road, the visibility of other vehicles and traffic hazards.
- Plan the journey, check the weather forecast and adapt the route to suit. Avoid unsealed roads, or roads affected by heavy rain, slips, flooding etc. where possible. Never risk driving on flooded roads.

## Good tips for bad weather

Rain can reduce visibility and road surface friction, so driving to the conditions is essential. Make sure your drivers:

- Maintain a safe distance – 4 seconds or more. This will reduce the need for heavy braking which can result in skidding and aquaplaning.
- Lower speeds to reduce the possibility of skidding. Learn how to recover from a skid by looking and steering the skidding vehicle in the direction you want to go. It takes practice, you might like to consider a skid course.
- Avoid slamming on the brakes as this will further upset the vehicle's balance and make it harder to control.
- Drive with lights on low beam – rain significantly affects visibility.
- Use the demister and air-con to ensure good visibility whatever the weather.

Wind is equally problematic, especially if you're driving a high-sided vehicle:

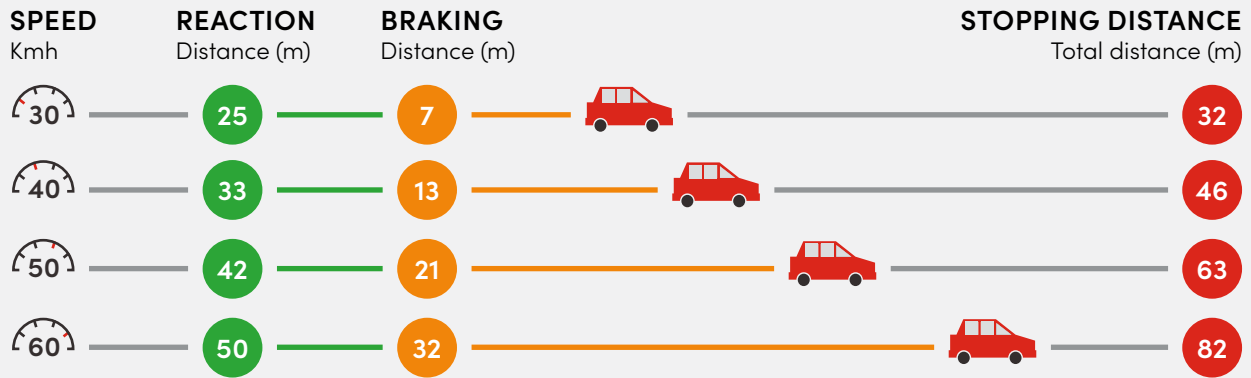
- Pull over and turn on hazard lights, if the wind and rain become too severe or there are flying debris (don't shelter under trees though).
- Encourage your drivers to stay in touch so people know their location and plan.



SUNCORP

PART OF SUNCORP  
NEW ZEALAND

## Vehicle stopping distances\*



\*Assumes average driver attention, in good weather conditions and car has no brake or tyre defects. Source: Auckland Transport Road Safety & Speeds Programme

## Check your need for speed

Speed plays a part in a quarter of all fatal crashes with over half of all crashes resulting in injury. It's not only speed but failing to adjust speed to suit the driving conditions. A safe speed on a dry road might not be safe when it's raining or visibility is low.

- Keep an eye on your speed. The faster you're travelling the longer your stopping distance will be.
- Leave at least a 2 second gap between you and the vehicle in front in dry conditions, and 4 seconds in bad weather or when towing.
- Consider your speed when overtaking. Ensure you have enough time and visibility to overtake safely. Use overtaking lanes to reduce the risk.

## Think ahead to avoid rear end collisions

Rear end collisions are common and are caused by driver inattention, excessive speed and inadequate following distances. Remain alert to not only your own driving but what other drivers are doing as well.

- Keep a safe distance between your vehicle and the vehicle in front (remember the 2 or 4 second rule above).
- Avoid distractions like mobile phones or changing CDs etc, accidents can happen in a split second.

- Pull over if another driver is tailgating, if it's safe to do so. Let them get on their way.
- Look and look again – not just in your mirrors but all around – before attempting a manoeuvre such as a U-turn. Indicate early to give other drivers plenty of time to notice.

## Ditch the distractions

Driver distractions can lead to accidents and serious injuries. Taking simple steps can help improve focus.

- Switch off mobile phones or activate the "Do Not Disturb While Driving" feature.
- Put directions into the navigation device before starting the journey.
- Avoid eating, drinking or any other activities that could take attention away from driving, and plan for breaks along the way.
- Never wear headphones or earphones while driving as this can make you unaware of your surroundings, including emergency sirens.
- Ask passengers to be quiet if you are having trouble concentrating.
- Secure any loads so they don't become a distraction.
- Take regular breaks, driver fatigue is dangerous – pull over if you're tired.

Visit [vero.co.nz/risk-profiler](https://www.vero.co.nz/risk-profiler) to check out our other risk guides for more tips and in-depth information about managing risk.

**vero**

**Disclaimer** – The information presented is of a general nature only and is provided only to help you understand some of the physical risks a business may have and what an insurer might expect you to do to manage those risks. It is not intended for any other purpose. You should always seek appropriate professional advice about how you manage the particular risks in your business. No representation or warranty, expressed or implied, is made as to the accuracy or completeness of the information and no responsibility is accepted for any loss, penalty or damages (including special or consequential damages) arising out of the use of all or part of the information. The information presented does not replace the need for appropriate professional advice. Reliance on this communication will not affect or influence policy response.