

The *Addiction Treatment Providers Insurance Program* brings you...

# The Voice

*A Risk Management Guide!*

## *Avoid The Impact !!*

*You want to hear your drivers make the following statements:*

- I couldn't stop in time
- The other vehicle came out of nowhere
- There was nothing I could do
- The vehicle in front of me just stopped

*Typically these statements come after an auto accident that resulted in:*

- Severe damage to your vehicle
- Serious injuries to your driver and his passengers
- Severe property damage to the other vehicle
- Serious injuries to the passengers in the other vehicle

*Most of these accidents can be avoided.* You can help prevent them. Driver Training needs to be continually reinforced. Safe driving and defensive driving should be part of your organizations culture. Here are some basic road rules that your drivers should follow:

- Maintain a safe driving distance between you and the car ahead. Keep a following distance of at least two seconds in dry weather. Add additional seconds for adverse conditions such as rain or snow.
- When approaching a green light, be prepared for it to turn red. It may have been green for awhile.
- Yellow lights mean caution. Slow down to stop and not speed up to beat the red.
- When driving on highways, be prepared for lane changes by other vehicles.

*Avoid the negative impact auto accidents can have on your Organization...*

- Down time of your vehicle
- Loss time by your injured employees
- Potential law suits from injured clients and third parties



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