### PREVENTING REAR-END COLLISIONS

Over 30% of all motor vehicle accidents across the U.S. are due to rear-end collisions. Of the auto insurance claims that Crum & Forster handles, rear-end collisions are the #1 claim in terms of severity. As a trained driver, it is imperative for you to know the techniques necessary to avoid a rear-end collision. Here are some safety tips to keep in mind.

### Maintaining a Safe Following Distance

Always maintain a safe following distance between your vehicle and the vehicle in front of you, and adjust that distance depending on your speed, the type of vehicle driven, weight of vehicle, cargo being transported, road conditions, your alertness level and weather conditions. In general, the industry standards below are guidelines to consider in ideal road and weather conditions at 40 mph or less:

<table>
<thead>
<tr>
<th>Type of Vehicle</th>
<th>Minimum Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Passenger Vehicles</td>
<td>Minimum of 3 seconds</td>
</tr>
<tr>
<td>Medium to Heavy Size Trucks</td>
<td>Minimum of 4 seconds</td>
</tr>
<tr>
<td>Semi Tractors &amp; Trailers</td>
<td>Minimum of 6 seconds</td>
</tr>
</tbody>
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Increase your distance above 40 mph and add additional time for adverse weather and road conditions and when driving at night.

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**TOP FOUR WAYS TO AVOID REAR-END COLLISIONS**

1. Maintain a safe following distance based on road and weather conditions.
2. Avoid distractions – including hands-free phones.
3. Follow speed limits, and slow down in adverse conditions.
4. Scan the road ahead, and stay aware of those around you.
Avoiding Distractions

One of the major causes of rear-end accidents is distractions. Below are just a few ways to avoid the most common distractions:

- Stay off the phone.
- If something drops on the floor of vehicle, leave it until stopped at a safe location.
- Adjust GPS/Telematics before driving.
- Do not read while driving.

Defensive Driving Methods to Prevent Rear-End Accidents

Watch Out for Others
Focus on your own driving, but be aware of other drivers who may be distracted or impaired.

Check Mirrors Regularly
Check your mirrors every 3 to 5 seconds. This helps avoid complacency and tunnel vision.

Be Cautious of Vehicle in Front of You
Never assume that a vehicle that begins to enter an intersection will not pull away and then stop suddenly.

Scan Road Ahead
Scan the road ahead of you for brake lights, changing traffic lights, pedestrians or other hazards. Also, be aware of vehicles beside and behind you.

Extreme Conditions
When you encounter extreme weather conditions, find a safe place to park and wait for conditions to improve.

Don’t Drive Too Fast
Always follow speed limits, and slow down further when conditions are hazardous.

Watch for Poor Traction
Be aware of areas where traction may be reduced due to snow, ice, gravel or oil.

Don’t Rush to a Stop Sign
Begin applying breaks gradually and early when approaching a stop sign or red traffic signal.

Stopping Space at Intersections
When approaching an intersection, keep your eyes on the vehicle in front of you. Be sure that you can stop safely if the driver chooses to stop suddenly.

Pre-trip Inspection
Conduct a pre-trip inspection to ensure that all head lights, brake lights and signals are functioning correctly, brakes are adequately adjusted, and mirrors are positioned correctly.

Avoid Stopping Too Close
Avoid stopping too close to a stopped vehicle at an intersection. Make certain that you can see the rear tires below the bumper of the vehicle in front of you.

Leaving Intersections
Wait 3 seconds for the vehicle in front of you to move before accelerating.

Avoid Sudden Braking
Always remember to avoid sudden braking as it can easily cause you to lose control of your vehicle.

Tailgaters
If you encounter a vehicle following you too closely, simply slow your vehicle gradually in a safe spot on the road to allow them to pass.

Plan Your Trip
When possible, pre-plan your trip to avoid heavy traffic or adverse weather conditions.