

Defensive Driving

Defensive Driving is more than just a catch phrase – it's an important technique for all drivers to know and use. Driving defensively includes:

- Expecting the unexpected.
- Maintaining a safe following distance.
- Adjusting speed as necessary.
- Being alert and distraction free.
- Paying attention to changing weather/road conditions.

According to the National Safety Council, defensive driver safety programs have proven to be an effective solution in helping employers:

- Reduce accident rates.
- Control liability costs associated with work-related vehicle crashes.
- Reduce fleet repair costs.
- Decrease workers' compensation claims.
- Improve productivity by keeping employees safe, on and off the job.
- Reinforce positive public brand perception with safe driving practices.

To enroll in or find more information on defensive driving safety courses, visit the National Safety Council at www.nsc.org.

At MMG Insurance, we are committed to helping you protect your piece of the world. We believe awareness, education, and preventative action are important tools in offering you the best service possible and that's exactly what we've provided to thousands of policyholders for 120 years.



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Distracted Driving– A Deadly Choice

Distracted driving is any activity that takes your attention away from driving, including:

- Texting.
- Talking on the phone.
- Changing the music.
- Checking your navigation or GPS.
- Taking a photo.
- Eating or drinking.
- Putting on makeup.

Awareness and education are important tools in curbing distracted driving.

- Encourage teenagers to speak up when they see distracted driving and sign a pledge to never drive distracted.
- Parents and other adults should set examples of good driving practices and also sign a pledge to never drive distracted.
- Employers should establish a company policy on distracted driving and offer educational material to employees.
- Turn off your phone when you get in your vehicle, or activate an auto-reply that notifies anyone trying to reach you that you are driving.

Watch Out for Wildlife

Animals can enter the roadway in the blink of an eye. While there's no way to eliminate the risk of a wildlife crash, the following information can help you drive as safely as possible.

- **Timing.** Large animals such as moose and deer are most likely to be on the move at dusk and dawn.
- **Location.** Moose and deer are usually found in rural and forested areas, but can also be found in less developed areas of towns. Look for yellow road signs warning of high danger areas. Also, if you see one animal cross the road, assume there are more nearby.
- **Speed.** Slow down, especially when visibility is reduced by darkness or inclement weather.
- **Focus.** Stay alert and pay attention to the sides of the roads. At night, use your high beams whenever possible.
- **Be Ready.** Frequently assess your position in the roadway to best decide how to react quickly and safely. If a crash is unavoidable, apply the brakes and steer straight. Let up on the brakes just before impact. This allows the front of your vehicle to rise slightly, reducing the risk of the animal striking the windshield.

Can You See Me Now?

Blind spots pose a great danger for drivers and those around them. Here are some tips to help you avoid accidents and keep an eye out for others.

- Be aware of pedestrians, especially at intersections, even when you have a green light.
- Give cyclists and motorcyclists plenty of room when passing.
- Watch and anticipate the movement of other vehicles.
- Make sure your rearview and side view mirrors are clear, in good condition and properly adjusted.
- Do not rely on rearview cameras for clearance.
- Always double check before merging or changing lanes.
- Keep your headlights on at all times.
- Use turn signals.
- Be careful when turning or taking corners that involve multiple lanes of traffic.

