



Helping your Child Care Center prevent or reduce automobile losses

Relying on our risk management expertise and extensive information database, Utica National analyzed automobile losses reported by our Child Care Center customers during a three-year period. We identified the most frequent loss-producing areas so you can focus your risk control efforts and apply countermeasures to help prevent future problems.

1) Striking fixed objects. Some common fixed objects struck are parked vehicles, poles, barriers and meters. Poor judgment of clearances and the lack of adequately and frequently checking for clearances are common causes.

Countermeasures to avoid striking fixed objects:

- **Check and/or properly judge clearances on the road**, especially on narrow streets while turning.
- **Allow ample room when passing between fixed objects.** If in doubt, stop and then get out of the vehicle to check, or take another route.
- **While driving in parking lots, especially during darkness, keep your speed down** and manage the “field of vision” to avoid hitting poles and other parking lot objects, including other vehicles.

2) Failure to yield. Common causes of failure to yield are distracted driving, not obeying signs and not knowing traffic laws.

Countermeasures to failure to yield:

- **Do not force other drivers** to brake or steer because of your obstructive maneuver into their path.
- **Assume other drivers will not see you and avoid you** when you maneuver into their path.
- **Move into your intended path or direction only after you are assured** you will not conflict with other traffic.
- **Make sure you are familiar with traffic laws** involving right-of-ways.

3) Colliding with the rear of other vehicles. Common causes of rear-ending accidents are following too closely, especially in wet or icy conditions, distracted driving and speeding.

Countermeasures to prevent rear-end collisions:

- **Avoid distractions in your vehicle** such as mobile phone usage and texting.
- **Avoid tailgating** as it doesn't make the person in front of you drive any faster, and may just get them irritated with you.

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- **Maintain a proper distance** and wait for a safe time for which to pass.
- **Allow no less than 2 seconds between vehicles during the daytime. Allow more leeway for different conditions:** 3 seconds at night, and 4 seconds during inclement weather such as during rain, snow or ice.
- **Be especially cautious** when approaching stoplights and intersections, and when changing lanes.
- **Anticipate potentially hazardous situations** that could cause the driver in front of you to stop suddenly.

4) Backing Accidents. The hazards associated with the backing of a vehicle are limited vision, blind-spots, depth perception issues and frequency of backing.

Countermeasures to avoid backing accidents:

- **Avoid backing** whenever possible.
- **Before start-up or back-up, walk around your vehicle and look underneath to ensure you have safe clearance for start-up.** Don't forget to check the blind area on the right and in front as well.
- **After your walk-around check, don't delay in moving your vehicle.** Do not allow time for another hazard to approach.
- **Check mirrors** for proper adjustment frequently.
- **Start up slowly at first** to allow other vehicles and pedestrians, who may have unexpectedly approached, to safely move away.

Utica National has a wide array of materials available to help you control these types of claims. Visit us online at www.uticanational.com or contact your local Risk Management Representative for more information.

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