

## Motor Insurance



# Driving Safely is the Best Insurance Policy

Drivers are often guilty of multi-tasking on the road - from switching between the radio stations to changing CDs, mapping and using GPS-devices, sending short text messages, eating while driving, putting on make-up to even smoking. Though these actions may seem harmless, they are distractions to the driver as inadequate focus to road conditions may lead to road accidents or cause road hazards to other drivers.

Drivers' attitudes and actions account for more than 80% of road accidents. Some drivers are overly confident about their driving skills. Thus, they "multi-task" while driving thinking that it is just a quick and harmless action.

Drivers' attitudes often lead to their actions on the roads:

Attitudes	Actions	Consequences
Drivers who have many years of driving experience and believe that they can handle any road situation	Multi-tasking on the road while driving	Reaction time is lessened when drivers are not focusing on road conditions. This may lead to accidents.
Drivers are overly confident about their driving skills	Excessive cutting and switching of lanes, beating amber traffic lights, tailgating, exceeding their speed limits	Cause inconvenience to other road users. Exceeding speed limits may violate traffic rules.
Drivers who are impatient	Excessive cutting and switching of lanes, beating amber traffic lights, exceeding their speed limits, abusing their horns	May lead to road rage and accidents.
Drivers who think they are safe drivers	Not wearing seat belts	People who do not buckle up may be thrown out of the car in serious accidents or rollover. Neck may also suffer stress from the jolt.

## What are some tips for safe driving?

- **Plan your journey ahead** – Planning your route ahead helps you to focus on road conditions as you will not need to look around for directions or fiddle with your GPS device.
- **Always wear your seat belt** – This is mandatory for drivers and buckling up may save your life.
- **Limit multi-tasking actions when driving** – Make sure that you engage in actions like changing CDs, switching between radio stations, sending short text messages at appropriate times. e.g. when vehicle comes to a halt at traffic lights.
- **Do not tailgate** – You will be less likely to slam on the brakes should the vehicle in front of you stop suddenly. This will also give more reaction time to the driver behind you.

- **Do not switch lanes excessively** – Changing lanes at irregular intervals may cause road hazard to other drivers on the road. Always try to blend in with the traffic patterns you encounter. If you wish to overtake, do so when you are at safe distance between other road users.
- **Do not engage in speeding** – Always maintain within the legal speed limit. It gives you better control when you drive your vehicle.
- **Slow down** - when approaching intersections and watch out for light signals.
- **Indicate your intentions early** – When changing lanes, overtaking, turning or stopping, turn on your signal lights early.
- **Never ever drink and drive** – Consuming alcohol can impair your judgment and senses which may lead to fatal accidents if you drive. If you drink, don't drive. Drinking and driving is a traffic offence. Take a taxi or pay the valet to drive you home.
- **Driver courtesy** – Be courteous and considerate on the road and always be aware of the needs of other road users. Do not use the horns out of frustration but rather as a subtle warning.

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