

According to the Federal Highway Administration, "Over the last several years an average of one-quarter of traffic fatalities and roughly half of all traffic injuries are attributed to intersections." Intersections have a multitude of factors that can contribute to accidents: pedestrians, crossing traffic, turning traffic, visual obstructions, and traffic signals. Here are some helpful tips to reduce the risk of an accident in or near intersections:

- Drive defensively: Be alert, prepared, and try to identify potential hazards before entering an intersection.
- ♦ Know the Right of Way: The professional driver knows that the law never gives the "right of way" to anyone; the only one who can give it is the driver.
- ◆ Practice patience: Impatience can cause you to drive emotionally and potentially decrease your attention.
- ♦ Watch for "Stale" lights: As you close on the intersection, take note of how long the light has been green.

 Prepare to stop if the light has been green for an extended time.
- Cover the brake: As you approach and prepare to enter the intersection, hover your foot over the brake, this allows for quicker and smoother response in the event of an immediate hazard.
- ♦ Clear the intersection: If you are planning to turn, ensure you have plenty of clearance to safely make the turn.
- ♦ Make sure others see you: As you near the intersection, allow others (including pedestrians) to see you and have time to react to your intentions (turning, stopping, going straight).
- Prepare for the unexpected: Other drivers can be unpredictable. Focus on the task of driving and continue to scan the area until after you have cleared any hazard related to the intersection.
- Hesitate when the light turns green: If you are stopped at a traffic light and the light turns green for you, hesitate for a second to scan the area for pedestrians or someone entering the intersection against the light.

1. https://safety.fhwa.dot.gov/intersection/

3250 Interstate Drive | Richfield, OH 44286-9000 | National 800-929-1500 | Vanliner 800-325-3619

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, National Interstate Insurance Company and Vanliner Insurance Company (collectively, "Company") do not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of the Company and its affiliated insurers is limited to the terms, limits, and conditions of the insurance policies underwritten by any of them.