

Seven Tips for Safe Vehicle Operation

Auto accidents account for more than 45% of the Garage program claims reported to Markel. You can avoid accidents by following these guidelines:

1. Always be on the lookout for the other driver. Watch for vehicles when changing lanes and when turning at intersections and across lanes. If you're not sure who has the right of way, let the other driver(s) have it.
2. Allow for ample space and use extreme care when moving vehicles in parking areas.
3. Maintain posted speed limits at all times.
4. Use caution when stopping at intersections when roads are wet. Oil and fuel from other vehicles can make stopping more difficult.
5. Never operate a vehicle under the influence of alcohol, drugs, or sleep medications.
6. Avoid distractions. Using a cell phone, eating, and reading while driving can adversely affect your reaction time.
7. Don't tailgate. Allow at least three seconds of separation between you and the vehicle in front of you. Be prepared to stop suddenly and scan for an alternative route of safe travel to avoid a possible rear-end collision.

If you sell vehicles, always have a salesperson accompany the customer during a test drive. The salesperson can watch for road hazards and ensure the driver keeps within the speed limit.

Before a test drive, require customers to sign a loan agreement that includes a hold harmless agreement protecting your business and have them show proof of insurance. Copy their insurance card and take the time to call their insurance agent to validate their insurance. Use this same agreement for loaner vehicles. Consult an attorney to construct a suitable loan agreement.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.