## **RISK MANAGEMENT CORNER**



## Do you "Drive S.A.F.E."?

How often do you consider that there are far more serious consequences to unsafe driving than just getting ticketed? In most states, if you killed or injured someone because of distracted driving or playing a role in a road rage incident, you could be criminally charged. If that's not bad enough, these risky driving behaviors also put your loved ones in harm's way, whether or not they are even in the vehicle with you. Think about it: What would your loved ones do if your behind-the-wheel conduct resulted in your being seriously injured or killed in a car crash, or you are sent to prison because your actions contributed to another's injury or death? Bottom line: Poor driving decisions could ruin your freedom and tear your family apart.

At some point, everyone has made a poor driving decision: speeding to make up for lost time, reading an incoming text message, driving when too tired, or letting emotions take over when encountering a "crazy" driver.

The majority of all auto crashes can be traced back to four driving behaviors: *Speed, Attention, Fatigue*, and *Emotion*. Branded "Drive S.A.F.E.," Federated Insurance's driver awareness program helps business owners and risk managers call attention to these behaviors to help their employee drivers understand the risks each can present, and their resulting consequences.

Risky driving habits typically develop over time and can be hard to break. Keeping the S.A.F.E. factors in mind may help you overcome the temptation to engage in behind-the-wheel conduct that puts you and others in danger. Before each trip:

- Give yourself ample time to get where you're going. Not only does it feel good to be early and not rushed, you can significantly reduce your chances of being involved in a crash.
- Make a commitment to pay attention to the task at hand, mentally and physically. Be on the lookout for inattentive drivers and drive defensively.
- Get enough rest to help ensure peak mental awareness so you can react to hazards that may require splitsecond maneuvers.
- Remain in control of your emotions and act responsibly. Put space between you and motorists whose
  actions aren't sensible.

Drive S.A.F.E. has one goal: to help keep you and your loved ones out of harm's way. Please make it home safely today! For more information on all of Federated's risk management programs, contact your <u>local marketing</u> <u>representative</u> today, or visit our <u>website</u>.

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