

DRIVING SAFETY | VISIBILITY

Lights On for Safety

Here's how to ensure you see what lies ahead — and others see you.

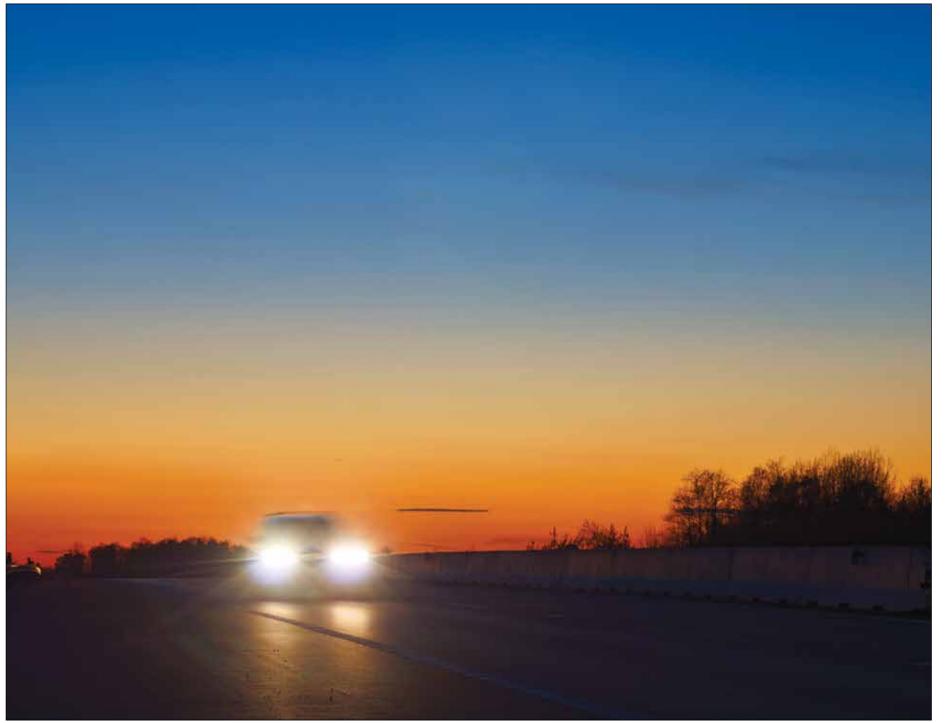
Every vehicle comes with a lighting system that's focused on your safety. The headlights serve a dual purpose: They illuminate the road ahead to improve visibility, while making it easier for other drivers to recognize your approach.

Cars and trucks come equipped with turn signals and taillight bulbs, both of which are vital for communicating your intentions to stop or change direction. This allows those around you to adjust their actions accordingly.

STATE RULES

Many vehicles have automatic headlights as standard equipment. If yours doesn't, however, it's important to know when they should be turned on. For instance, there may be specific rules concerning headlight use in the daytime. In most states, headlights must be activated whenever the windshield wipers are in use, according to the American Automobile Association.

Turn on your headlights during rainfall, regardless of its intensity. Some states have rules about the time of day at which lights must be on. As a rule of thumb, it's smart to turn on your headlights a half hour before sunset and a half hour after sunrise. That's also



in line with regulations in nearly every U.S. state.

TURN AND STOP

Proper use of turn signals and brake lights ensures other drivers understand your intentions. Provide ample warning before executing a turn, allowing other drivers to adjust their speed or change lanes. A broken brake light bulb can pose a significant risk, since vehicles following behind may be slower to recognize that you are decelerating.

HIGH AND LOW BEAMS

Respect for other drivers is a big part of safe driving. When

driving at night, be mindful of oncoming vehicles and those you are following. Leaving your high beams on when passing or approaching another vehicle can be hazardous, since their intense brightness can make it difficult to see.

Your state's Department of

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Motor Vehicles may require drivers to switch from high to low beams in certain situations, so familiarize yourself with those rules. In low-visibility conditions during the daytime, low beams are generally more effective. High beams can create dangerous reflections in fog or rain.

DRIVING SAFETY | SPEED MATTERS



Speed Limits and You

Experienced drivers typically recognize how speed limits vary across different roadways and in neighborhoods.

These basic black-and-white signs help govern our pace on the road, and exceeding their posted speeds can lead to penalties for violations. But you may not know the origins and reasoning behind those numbers.

A LONG HISTORY

Speed limits existed even before the advent of automobiles. American towns, as far back as 1652, prohibited both riding and driving animal-drawn vehicles at high speeds within town limits. In the colony of New Amsterdam, for instance, violating this law resulted in a fine of two pounds. In 1901, Connecticut established a maximum speed limit of 12 mph in urban areas and 15 mph in rural regions. By 1930, most states had adopted similar regulations. More

widespread speed limits followed the 1973 oil crisis. Federal regulations were repealed in 1995, and states now have the autonomy to establish their own speed limits.

SETTING A LIMIT

When discussing speed limits, we typically focus on the maximum speed. But drivers should also be aware that certain roadways also have posted minimums. On most interstate highways, you aren't supposed to go slower than 45 miles per hour. This helps maintain traffic flow for safety. Some roadways have speed limits that fluctuate in response to traffic conditions. Officials can modify speed limits on the New Jersey Turnpike based on factors such as weather, construction and traffic density.

Law enforcement has the authority to enforce speed regulations based on current driving conditions, no matter the posted limits. So, be mindful when driving in bad weather conditions such as heavy rain or fog.

INSIDE THE NUMBERS

As speed limits have evolved in the United States, a direct correlation between increased speeds and traffic fatalities has been revealed. The federal speed limit was raised from 55 miles per hour to 65 miles per hour in 1989, and an increase in fatal crashes of more than 20% followed.

More recent research has shown that there can be as much as a 17% rise in deaths following just a 4% rise in speeds on the interstate.

Your Smallest Passengers

Keeping children safe while traveling in a vehicle should be a primary concern for everyone.

Whether you are a parent or caregiver, there's a heightened sense of responsibility when transporting infants, toddlers and young children when simply driving alone. Here's how to lower the risk of injury or death:

USING A CAR SEAT

A child's car seat serves as their most crucial line of defense in a traffic accident. Most car seats are equipped with a five-point safety harness designed to distribute crash forces across the stronger areas of a child's developing body. But this harness is only effective after it's been correctly installed.

Begin by referring to the instructions. Many parents attempt installation without reviewing this helpful owner's manual, and that can lead to critical errors. Even experienced users should note that newer models may have different guidelines that are now essential for proper security.

INSTALLATION TIPS

Always install car seats in the back seat, as this is statistically the safest location for a child during a collision. Older cars may lack the lower anchors needed for the best car seat installation. Your



owner's manual should provide more information on anchor locations or indicate whether securing the seat with a safety belt is necessary.

After making all the necessary connections, tighten the straps appropriately. A properly positioned seat should not move more than an inch in any direction. Angle rear-facing car seats to support the infant's head. Forward-facing seats will include a tether strap that secures above the seat.

SOBERING STATISTICS

The Insurance Institute for Highway Safety reports that hundreds of children under the age of 13 lose their lives in traffic accidents in the United States each year. Proper use of restraining systems can significantly reduce these tragic statistics. At the same time, dozens of kids succumb to heatstroke annually after being left in vehicles. According to the National Safety Council, children can overheat four times faster than adults. © ADOBE STOCK

This heartbreaking outcome is entirely preventable. Never leave a child unattended in a car, even for a brief moment. If you have a child with you, take advantage of drivethrough services. Pay at the pump whenever possible. If you ever find a child alone in a vehicle, please call 911 immediately.

DRIVING SAFETY | STAYING SAFE

The Role of Vehicle Maintenance

Making sure your vehicle is in top condition is vital for safety, too.

Keep up with the manufacturer's maintenance schedule, while performing regular inspections on your own. A failure in the braking system or sudden tire blowout can lead to tragic consequences for drivers and passengers alike. Quickly address warning lights on your dashboard or any unusual noises, since these can be a primary signal for potential issues.

YOUR TIRES

Driving on tires that have exceeded their lifespan poses a significant risk. While investing in a new set of tires can be costly, they typically wear at a rate that allows for adequate budgeting. You can easily assess your tires by purchasing an affordable depth gauge from a local auto parts store. Use this tool regularly to verify the safety of your tires for the road.

Generally, you should replace tires when the tread reaches one-eighth of an inch. However, depending on local road conditions, you may need to change them more frequently. Just make sure your replacement tires follow the specifications set by your vehicle's manufacturer. Mismatched tires on individual

Mismatched tires on individual wheels can lead to issues with traction and uneven or premature wear.



YOUR LIGHTS

Regularly conduct a thorough examination of the front and rear lights on your vehicle. It's important to test both the high and low beams of your headlights, as well as the turn signals, reverse lights, taillights and hazard lights. Some bulbs can be easily replaced at home, but you may need to consult a professional mechanic if you lack experience or encounter a bulb that is challenging to reach.

OTHER PROBLEMS

Trust what your eyes and

ears tell you. Unusual sounds and dashboard warning lights are two of the most reliable indicators that maintenance is necessary — but too often they're ignored. If you hear squeaking or grinding noises when applying the brakes, bring the vehicle in to have © ADOBE STOCK

this system inspected as soon as you can. Malfunctioning brakes pose serious risks both to you and others on the road. If one of your dashboard indicators lights up, it's time to take your vehicle to the dealer or a local auto repair shop for a comprehensive evaluation.

Staying Safe on the Highway

Our network of interstate roadways poses their own unique driving challenges.

Americans across the nation depend on an extensive network of highways to travel long distances, but they're also commonly used simply to get around town. In either case, you're driving in a highspeed environment where a moment of carelessness can be deadly. Driving faster can result in more severe accidents. Increased interstate driving accidents have been mirrored by an uptick in mobile phone usage. As many as 10 Americans a day lose their lives in crashes related to distracted driving, according to one report. Here's how to safely navigate in this challenging environment:

SAFE DISTANCES

The National Safety Council instructs drivers to follow a three-second rule when trailing other vehicles. This spacing gives drivers more time to respond to potential hazards, such as abrupt stops from the vehicle in front. To determine the appropriate distance, select a fixed point for your measurements like a road sign or tree. As the vehicle you are following passes this point, begin counting to see how long it takes for your vehicle to reach the same location. Adjust your speed to



increase your following distance.

THE RIGHT LANE

Most states have posted signs instructing drivers to remain in the right lane unless passing or changing lanes is necessary. The left lane is generally reserved for faster-moving traffic to pass slower vehicles. If you are traveling at a reduced speed in the passing lane, traffic may begin to pile up behind you and that creates a safety risk. Slow-moving traffic can also affect response times for emergency vehicles that may need access to an open lane.

TIPS ON MERGING

Merging onto the interstate during peak hours can be one of the most stressful experiences a driver faces.

Before entering traffic, first make sure that the lane is clear. That likely requires a driver to briefly take their eyes off the road ahead. Monitor the flow of vehicles as you accelerate onto the merge ramp.

Find a safe gap to enter and adjust your speed accordingly. Once on the freeway, maintain a comfortable distance from other vehicles. Always check your blind spots before changing lanes.

If You Break Down

No matter how well prepared you are, roadside emergencies can happen unexpectedly.

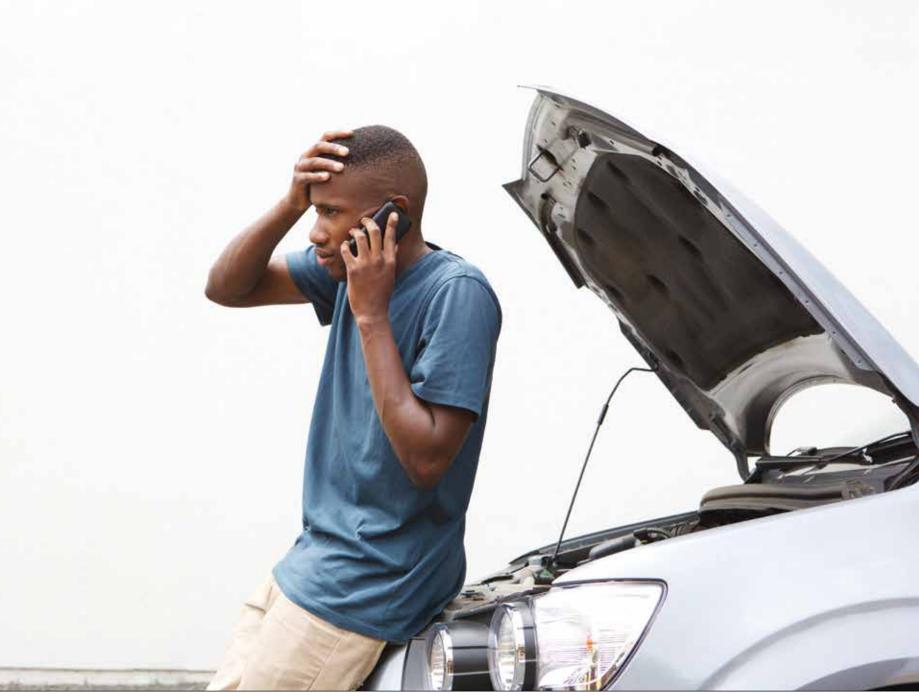
Unfortunately, you're likely to suffer a vehicle breakdown over the course of your driving life. This can happen even if you have been following the vehicle's maintenance schedule and doing your own personal inspections. Worse, they may happen at the most inopportune time or place, when help is far away or weather conditions are awful. So, it's important to be prepared.

KEEP THESE ESSENTIALS

Preparation is key to getting back on the road while also ensuring your safety during an emergency. Keep a number of key items in your car at all times, including jumper cables, a flashlight, flares and matches or emergency triangles, a multitool, duct tape and zip ties, and a waterproof tarp. Your emergency kit should have wet wipes and rags, water and non-perishable snacks, a first aid kit, bug spray, sunblock and a hat, an umbrella, an ice scraper, blanket, gloves and a warm hat if you live in an area with harsh winter weather, kitty litter, washer fluid, a cell phone charger, tire pressure gauge and reusable grocery bags.

WHEN EMERGENCIES HAPPEN

Now that you're prepared,



make plans to handle potential roadside emergencies, including engine failure or a flat tire. First, you'll need to pull off the road. Safely steer your vehicle as far away from traffic as possible. Then enhance your own visibility for other drivers. Turn on the vehicle's hazard lights and set up any flares or reflective triangles to make your vehicle more noticeable. Another way to indicate a problem is to raise the hood of your vehicle. This will alert others to your presence, even if the issue is unrelated. You can signal distress by displaying a white cloth in the window or tied to your car's antenna.

If you are unable to address the problem yourself, contact roadside assistance. Keep your doors locked while remaining with your vehicle. Leave the seatbelt fastened to protect yourself in case of a collision with another car.

Many automobile

manufacturers offer roadside assistance with their vehicles. This service may be included in your cell phone plan, credit card, bank services, or insurance policies.

Be sure to have all pertinent contact numbers readily accessible in your mobile or glove box.

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DRIVING SAFETY | NEW DRIVERS

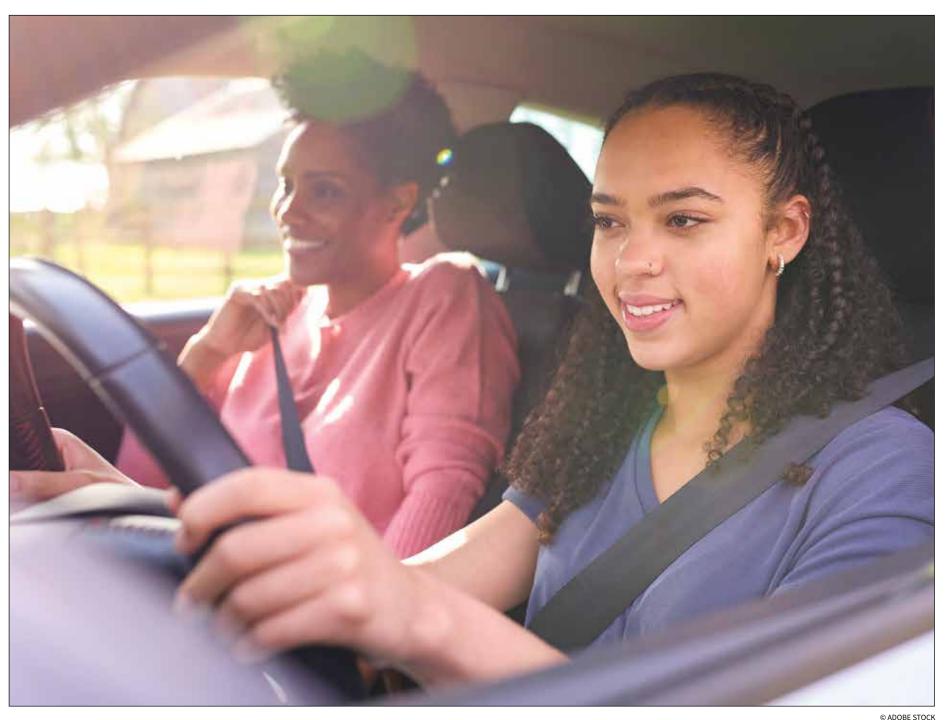
Young Driver Safety Tips

Getting a driver's license is a big milestone, but independence comes with responsibility.

Young drivers are rightfully excited to finally get out on the road. It's an exciting time marked by new adventures. Unfortunately, their relative inexperience can become a safety concern. Everyone should take a certified driver education course. Discussions about potential pitfalls and hazards should then continue long after formal classes have ended. Return to study materials as needed, and always model appropriate driving behavior to foster safe driving habits. Consistent reminders might also include pointing out the irresponsible actions of other drivers.

DANGERS OF SPEEDING

Speed limits have been established to ensure the safety of all drivers. Unfortunately, not everyone follows these simple rules – and teenagers may feel pressure to keep pace with nearby faster-moving traffic. Speeding is a contributing factor in many fatal accidents involving teenagers on American highways, often due to inexperience and this kind of peer pressure. Even when speeding doesn't lead to an accident, violating these laws can result in a ticket. They're not cheap. Young drivers should be



prepared to cover those costs, as well as related increases in their insurance premiums.

GOING IT ALONE

After a period with their parent or driving instructor, teenagers should get used to driving alone before their classmates become passengers. A car full of teenagers can be incredibly distracting, even for experienced drivers. It's especially challenging for someone who is just beginning their journey on the road.

DISTRACTED DRIVING

Experts have now established that using a cell phone while driving poses the same risks as driving under the influence. As with drinking and driving, many states now enforce regulations against cell phone use behind the wheel. Mobile phones should only be used for emergencies — and only when safely parked.

Research indicates that sending an average text message can divert attention from the road for approximately 4.6 0,1000201001

seconds. Many things can happen in that short timeframe, since the vehicle could have traveled a distance equivalent to a football field. Talk to young drivers about limiting the distraction of loud music, too. With so many hazards present on the road, we can't afford to lose focus — even for a moment.