



## Defensive Driving – Start-up / Back-up

Defensive driving is driving so as to prevent accidents in spite of the incorrect actions of others or adverse driving conditions, such as weather, traffic, lighting, vehicle or road condition, or the driver's physical or mental state. The defensive driver assumes that other drivers may make mistakes and is on guard in the event an error is made.

Your safety program should include defensive driver training on the proper way to start-up and back-up a vehicle. During a typical start-up/back-up situation, a vehicle has been parked for a long enough time to allow pedestrians and other vehicles to approach and rest within a few feet of the parked vehicle. Starting up forward, backward, or steering left or right from a stopped position can create an unexpected hazard for both the driver and bystanders. The following are management areas that should be addressed and tips to help your driver become a defensive driver.

### Management Issues

	Yes	No
Are your drivers aware of different types of hazards that may arise during start-up/back-up?	<input type="checkbox"/>	<input type="checkbox"/>
Do drivers take time to walk around their vehicles and look under vehicles to check for people, vehicles, or other objects that may obstruct their start-up/back-up path?	<input type="checkbox"/>	<input type="checkbox"/>
Does your company encourage drivers to make a walk-around check?	<input type="checkbox"/>	<input type="checkbox"/>
Are vehicles provided with adequate mirrors?	<input type="checkbox"/>	<input type="checkbox"/>
Are drivers aware of the concept of a 'preventable accident' (A preventable accident is one in which the driver failed to exercise every reasonable precaution to prevent the accident. This is irrespective of the extent of property damage and/or personal injury, to whom it occurred or the location of the accident.)?	<input type="checkbox"/>	<input type="checkbox"/>

### Driver Tips

To be a defensive driver, your drivers should:

- Walk around the vehicle and look underneath to ensure they have safe clearance before moving a vehicle.
- Check the blind area on the right and in front.
- Not delay in moving a vehicle after assuring all is clear.
- Adjust mirrors as needed.



- Start up slowly, at first, to allow other vehicles and pedestrians, who may have unexpectedly approached, to safely move away.
- Tap their horn in congested areas or recruit a signaler to assist them.

**For more information, contact your local AIG representative.**

COPYRIGHT ©2005, ISO Services, Inc.

CH-10-42 7/5/05

The information, suggestions and recommendations contained herein are for general informational purposes only. This information has been compiled from sources believed to be reliable. Risk Consulting Services do not address every possible loss potential, law, rule, regulation, practice or procedure. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any such service. Reliance upon, or compliance with, any recommendation in no way guarantees any result, including without limitation the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. No responsibility is assumed for the discovery and/or elimination of any hazards that could cause accidents, injury or damage. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

This document is not intended to replace any recommendations from your equipment manufacturers. If you are unsure about any particular testing or maintenance procedure, please contact the manufacturer or your equipment service representative.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | [www.twitter.com/AIGinsurance](https://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

© American International Group, Inc. All rights reserved.