

▶ **Hanover Risk Solutions**

Right Way vs. Right-of-Way

Fighting for your rights on the road is a sucker's game. Even when you win you lose. If that other driver wants the right-of-way—your right-of-way—let them have it. Every year a large number of fatalities were "in the right." Good drivers can cut down that percentage.

Avoid The Squeeze Play

Allow a cushion of safe space around your vehicle at all times. Anticipate potential crash situations by looking ahead, sideways and backwards. Danger can come from any direction. Use your headlights, stop lights, turn signals, and horn to make your presence and intentions known to other drivers and pedestrians.

Handling Typical Accident Situations

Below are four typical accident situations and defensive action to avoid them:

Trap 1: The light turns green, you start across with your vehicle and are clobbered by a vehicle running the red.

Defense: Even when you have the green light, always check to see that cross traffic has stopped completely before venturing across.

Trap 2: As you cruise along a through street a driver waiting at a stop sign suddenly pulls out in front of you.

Defense: Never assume that stop signs will automatically hold a driver until you're

passed. The driver may think it's a four-way stop or may simply be daydreaming. Slow down a bit and be ready to react.

Trap 3: You are sideswiped on a freeway by a merging vehicle who tries to race you into position.

Defense: In anticipation of a merging vehicle, use signals and move one lane to the left if possible, or slow down to allow space for the vehicle to enter safely.

Trap 4: As you drive straight through an intersection, an approaching vehicle suddenly makes a left turn in front of you.

Defense: Never assume a signaling vehicle will yield to you until it has stopped completely. If you see a vehicle slowing down but not signaling, be doubly cautious. Slow down and have the foot poised above the brake pedal.

DRIVE RIGHT—YIELD IF THERE'S THE SLIGHTEST CONFLICT.

▶ **To learn more about Hanover Risk Solutions, visit [hanoverrisksolutions.com](https://tap.hanover.com)**