

PLAYING IT **SAFE**

Be safe and healthy on the job with these helpful tips provided by Horst Insurance.

Driver Distractions

Be alert; don't get hurt

When was the last time you talked on your cellphone while driving or ate behind the wheel? If you are like many drivers, you have made it a habit, putting yourself and others at risk and possibly breaking the law.

Dangers of Multi-tasking at the Wheel

While there may be little you can do to control another person's driving, you can certainly control your own distractions. To minimize your risks while driving, avoid:

- Talking on a cellphone or texting
- Touching up makeup or hair in the rearview mirror
- Tending to smoking materials
- Adjusting the radio
- Eating
- Reading directions or operating a GPS

Mobile Offices

While many drivers' attention may be diverted as a result of multi-tasking behind the wheel, nothing tops the cell phone as a driver distraction. Many drivers use their cellphones to turn their cars into mobile offices, to catch up with friends and loved ones, or to simply squeeze more "productive" time into their day.

The Danger

Cellphone use is especially dangerous because drivers typically cannot divide their attention between the road and their conversation or text. Even if you use a hands-free device, you risk being distracted and inattentive.

It's Against the Law

Many states have laws outlawing the use of cellphones and texting while driving. To avoid a ticket and a potentially dangerous accident, do not use your cellphone in any capacity while driving. If you must make a phone call or text, pull off the road safely and then do so. No message is more important than saving someone's life.

Defensive Driving

In addition to avoiding distractions, give driving your full attention by driving defensively to minimize your risk of an auto accident. Driving defensively means being aware of the movement of drivers around you and making adjustments to your driving accordingly.



Behind the Wheel

Staying safe behind the wheel is simple. The two best strategies to beat auto accidents due to driver distraction while driving are: 1) Avoid any activity that diverts your full attention from the road, and 2) Drive defensively!

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