

Berkley FinSecure  
849 Fairmount Ave.  
Suite 301  
Towson, MD 21286  
P: 410-372-6300  
TF: 866-539-3995  
TF Fax: 866-915-7879  
www.berkleyfinsecure.com

*Berkley FinSecure provides effective and efficient insurance solutions and claims handling to the financial services industry and our empowered industry experts are dedicated to providing personal service you can rely on. Berkley FinSecure is backed by the strength and protection of the W.R. Berkley Corporation.*

## LOSS CONTROL TOOLS

# Distracted Driving

Driver distraction is a leading cause of automobile accidents in the United States.

It is estimated that between 4,000 and 8,000 accidents caused by distracted driving occur each day – well over half of all auto accidents annually at a cost of over \$40 Billion.



We tend not to take the dangers inherent in driving seriously because it is a task performed so frequently. It is quite easy to take a casual attitude toward it.

Everyone engages in some form of distracted driving. Aside from the more publicized distractions of cell phones and text messaging, adjusting the radio or the rear view mirror also causes momentary inattention.

It does not require a lot of time for a distraction to cause trouble. Studies indicate that the average driver has to make over 200 observations for every mile traveled and with a vehicle covering over 100 feet per second at 60 miles per hour, full attention to driving is critical.

Physical distractions take your eyes off of the road or your hands from the wheel. Mental distractions take your mind off of the task at hand.

Hands free devices, while better than manually manipulated ones, are still mentally distracting. If you combine a physical and mental task, such as changing a CD or searching for a radio station, you double the inattention time.

### SOME GOOD RULES

- Don't multi-task. You are behind the wheel of a ton and a half of steel that can cause incredible injuries. Keep driving the only task at hand
- Pre-set everything. Adjust the seat, seat belts, radio, CD, rear view mirrors, climate controls, navigation devices, etc. before you drive away
- Don't eat and drive. Stop and enjoy it. If you must eat while driving, avoid messy foods

---

This material does not amend, or otherwise affect, the provisions or coverage of any insurance policy issued by any W. R. Berkley Corporation member insurance company. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

- Find a safe area to pull over before using a cell phone or texting device. Hands free devices still cause mental distractions
- Make sure that younger passengers are secured with safety belts or child restraints and avoid trying to attend to them while driving. Pull over to a safe place to do so

Keeping your full attention on the road is one of the smartest ways to avoid accidents and enjoy the privilege of driving.

### **Source Materials**

Insurance Institute for Highway Safety [www.iihs.org](http://www.iihs.org)

National Highway Transportation Safety Administration [www.nhtsa.dot.gov](http://www.nhtsa.dot.gov)

National Safety Council [www.nsc.org](http://www.nsc.org)

*These guidelines are intended to offer general suggestions for follow up and discussion and should not be considered a substitution for professional advice. .*