



## 6 COMMON CAR ACCIDENTS & HOW TO HELP AVOID THEM



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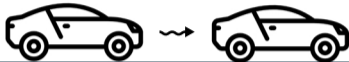
# Rear-end Collisions

Rear-end collisions are a common reason for auto insurance claims. Whether you are the driver who hits a vehicle in front of you, or the driver who gets hit by a vehicle behind you, these accidents can often be avoided. Consider these tips:



## Keep your distance

Drive far enough behind the car in front of you so you can stop safely. This is especially true in inclement weather.



## Drive strategically.

Avoid situations that could force you to suddenly use your brakes. If a driver is following you too closely or isn't paying attention, you might be rear-ended.



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## 2. Parked Car Damage

Another common cause of auto damage: having a parked vehicle hit by another car. Whether you're leaving your car in a parking lot or on the road, take steps to help avoid parked car colli-



### Go the distance

Don't park in the busiest part of a parking lot. Instead, select a space away from heavy traffic. You'll help reduce your chance of getting hit by another car.



### Maximize the space

Always park in the center of a spot. Reposition your vehicle if it's too close to a parking line. It will help keep your car from being hit by others pulling in to or out of adjacent spots.



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# 3. Single-vehicle Accidents

Single-vehicle losses include collisions with road barriers, debris or animals, in addition to rollovers and accidents when driving off-road. It's not hard to help prevent them.



## Drive right for the weather

Even if yours is the only vehicle on the road on a rainy, snowy or icy day, drive at speeds that allow you to maintain control.



## Always pay attention

Just because you're the only person on the road doesn't mean it's okay to text, make hands-on phone calls or eat while driving. You never know when conditions might change.



## Don't drive too fast

Speeding has been involved in approximately one-third of all motor vehicle fatalities for more than two decades.<sup>1</sup> Simply put, speeding is dangerous, even if there is no one else around you.



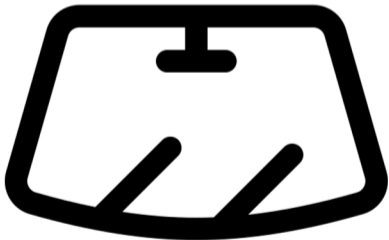
## 4. Windshield Damage

Chips and cracks to vehicle windshields are a common auto accident that many drivers don't realize they can help prevent.



Most windshield damage happens when rocks and stones are thrown up in the air by other vehicles

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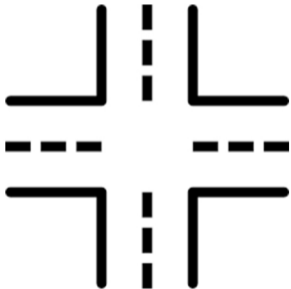
Also, don't drive behind snow plows when they're dropping salt or other granular substances. Some pieces are large enough to cause chips and cracks.



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## 5. Crashes at Intersections

Intersections are another place where accidents frequently occur. Distracted drivers may miss traffic signals changing from green to yellow to red. Or they don't notice vehicles pausing before making turns.



Practice defensive driving to help avoid accidents. Take a moment after the light turns green to make sure no one is coming through the intersection. Look out for drivers speeding to make it through a yellow light on a cross street. When you're approaching a yellow light, be cautious rather than take chances.



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## 6. Backing Collisions

Whether you're backing out of a parking spot or your driveway, accidents can happen.

The best thing you can do to avoid accidents when backing up is to avoid having to back up in the first place. When possible, park in a way where you won't have to back up into traffic, such as pulling through or backing into a parking spot.



Another helpful tip: drive vehicles that have a backup camera. If your car doesn't have one, you can have one installed.



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