



irwin siegel agency
risk management services

BACKING

safety



BACKING safety

Introduction

Backing accidents are one of the most common types of motor vehicle accidents reported. According to the National Safety Council, one out of every four vehicle accidents is backing-related. While backing accidents are considered hazardous by most people, they often result in significant property damage and personal injury. Backing accidents, where drivers reverse into and injure or kill non-occupants, accounted for 19 percent of the non-traffic crash fatalities and 14 percent of injuries in 2009.

Backing accidents are almost always preventable. The best way to prevent a backing accident is to **avoid backing altogether**. Use circular driveways or pick-up/drop-off areas where vehicles can easily pull forward. While in parking lots, the driver should attempt to park in a spot that will allow him/her to pull straight out. Whenever possible, park away from other vehicles to avoid property damage. However, since avoidance is not always possible, every driver needs to develop good backing skills.



Top 10 Techniques for Backing Safely

Backing accidents occur because most drivers have little experience backing as compared to the amount of time spent driving forward. Because it is hard to see when backing up, the driver should employ some of the following techniques.

1 *Choose a parking spot as carefully as possible.*

- The spot should not be too close to a corner, driveway, or where your vehicle will block or crowd other vehicles.
- When you have to park in a driveway where you cannot pull through or turn around, back into the driveway so you can pull forward when leaving.
- Approach the parking spot so it is on the driver's side of the vehicle. This approach will give you a better view of the rear area.

2 *Slow early, well before the area in which you intend to park.*

3 *Signal to give the drivers behind you the chance to slow down.*

4 *Stop the vehicle just beyond the area into which you intend to back.*

5 *Scan the area get out of the vehicle and check thoroughly. Remember, never leave the keys in the ignition!*

- Check for obstructions, such as parked cars, posts, curbs, potholes, and learn the overhead and side clearances to make sure they are wide and high enough for your vehicle.
- Check for pedestrians either in or approaching the area.
- Whenever possible, use a spotter outside the vehicle.

6 *Stay alert and use all of your senses.*

Once you get back in the vehicle, roll down the window. Turn the radio and vents off, so you can hear warnings from pedestrians and other drivers. Pay attention to what is going on around you at all times.

7 *First use rearview mirrors to check behind you.*

Also, look over both shoulders to make sure the area is safe and clear. If the area is clear, put the vehicle in reverse, keeping your foot on the brake.

8 *Always look toward the direction in which you are moving.*

Turn in your seat. Remember, rearview mirrors do not provide as good a view than if look over your shoulder. Stop the vehicle periodically, and look forward to ensure the front end and sides are not going to come into contact with an obstacle.

9 *Back slowly when driving a vehicle with automatic transmission.*

It is often not necessary to use the accelerator. The idle speed is fast enough to complete the backing procedure. At all times, keep your foot over the brake to enable a sudden stop if necessary. Continue backing if your path is clear.

10 *Steer in the direction you want to travel.*

When moving in reverse, remember the steering wheels are no longer the lead wheels and control of the vehicle is awkward. As you turn in reverse, your front end has a tendency to swing out of your intended path. Keep an eye on the front end of your vehicle to make sure it will not come into contact with an obstacle.

Technological Advances in Backing Safety

Many new vehicles are equipped with systems designed to make backing easier. Back up systems fall into two categories: Sensors and Cameras.



- **Sensors** are typically placed on bumpers and use technologies such as ultrasound, lasers, and radar to sense objects around the vehicle. They sound a warning when the vehicle comes too close to an object.
- **Cameras** are typically mounted on the back of the vehicle and display an image on a monitor similar to your rearview mirror.

According to the National Highway Traffic Safety Administration, camera systems have the highest potential to reduce backing accidents out of any vehicle sensory technology tested.

Caution!

While these systems can be highly reliable, extreme weather conditions such as snow, rain, fog, and sun glare reduce their effectiveness. These devices are intended to serve as an aid, and are not meant to replace turning around, looking, listening, and utilizing mirrors while backing.

To assist with safe backing, the driver should use the advice of a helper or use the "gauging method" if a helper is not available.

Using a Helper

When using a helper, remember:

- You should never completely depend on them.
- Use hand signals for change of direction, slowing, and most importantly, stopping. Directions should not be given verbally as they may be misinterpreted or not heard.
- Position your helper to the rear driver's side so they can see where you cannot. Make sure the helper can be seen at all times. The helper should never stand directly behind the vehicle. If at any time you lose sight of the helper, **stop immediately.**

When a helper is not available, use the "Gauging Method"

- You should get out of the vehicle (remember not to leave the keys in the ignition!) and count steps from the back of the van to where the van needs to be.
- Walk back to the front of the van. Stand at the back edge of the driver's door and walk the same number of steps towards the back of the vehicle. Place a marker at this location.
- Get back in the van and reverse the vehicle until the rear of the driver's door is even with the marker.

Case Example

One of the most serious claims reported to Irwin Siegel Agency was a result of a backing accident. The provider agency's laundry truck was parked in a dead-end driveway. One of the provider's consumers was walking across campus and cut through the driveway. While the consumer was crossing the driveway, the driver of the truck began to back up. The consumer, who was hearing impaired, could not hear the back-up alarms that were on the truck and subsequently was backed over by the truck. Ultimately, the consumer, who before the accident enjoyed walking around campus, is now a quadriplegic.

Conclusion

Observe and judge each parking situation independently. Never assume that a situation will always be safe and clear, even if you have backed into a particular area many times. Never rely on a back-up alarm or a helper. Neither can guarantee a safe backing. **Ultimately, a safe backing is the driver's responsibility.**

About Irwin Siegel Agency

Irwin Siegel Agency (ISA) is a leading insurance and risk management organization serving the Human Service field and insures service providers in 50 states. ISA continues to set the standards of quality, innovation and value when it comes to developing new programs that meet the dynamic nature of the Human Services field.

We are here to support your efforts of supporting others, to provide the products and coverages your facilities need, to develop and share risk management tools and services to protect, while maintaining the compassion and education that holds ISA above ordinary insurance providers

Insurance coverages include General Liability, Professional Liability, Property, Inland Marine, Crime, Umbrella and Commercial Automobile. Additional coverages are available for Youth Protection, Directors & Officers, Volunteer Accident, Environmental and Pollution Liability, HIPAA Protector and Workers' Compensation.

Are You Covered?

Some highlights of ISA's Commercial Automobile policy include:

- \$1M Combined Single Limit
- Employees as Insured
- Broadest Definition of "Who is an Insured?"
- Employee Hired Auto Form
- \$50K Hired-Auto physical Damage
- Non-Owned/Hired Auto Coverage
- Expense for Stolen Car Coverage
- Mechanical Breakdown Coverage for Accidental Discharge of Airbags

Additional Endorsements Available for Purchase include:

- Rental Reimbursement
- Auto Lease Gap Coverage
- Driver Other Car Coverage for Executives

Coverage or limits may vary by state.

Sample of Available Resources

Printed Publications

- Safety Committee: A Guide to the Development and Implementation of an Effective Safety Committee
- Observing Vehicle Clearances
- Investigation Process

Flyers & Bulletins

- Safety Bulletins
- Various Auto Related Bulletins
- Safety Card Series

Newsletters

- Executive Perspective
- Matter of Record
- Safety Matters

Video Lending Library

- Parking Safely
- Safe Backing and Parking
- Low Visibility and Driving

Partner Programs

- Online Training
- Background Checks and Screening Services
- Vehicle Incident Monitoring

And much more...

**Contact our Risk Management Department
for additional resources and partner services**

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Notes



This loss control brochure is offered in the hope that readers will benefit from it and take adequate steps to avoid conditions that might result in loss. It does not intend to be a complete discussion of the subject, nor do we guarantee that compliance with its suggestions will assure the safety of persons and property.

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