

The Dangers of Intersections

According to the National Safety Council, a chance of a collision is highest at an intersection. In city or urban areas, more than half of all collisions occur at intersections. In rural areas, collisions at intersections are often more serious.

Two Basic Types of Intersections

Controlled Intersections

Those with traffic lights and/or signs that direct traffic

Uncontrolled Intersections

Those without traffic lights or signs

As you approach an intersection, slow down. It is important to ensure the intersection is clear before you enter it. Stop at the painted stop line or stop short of the crosswalk. Never enter an intersection you cannot exit. Wait either for the intersection to clear or for the next light.

Universal Dangers

Be aware of the following hazards while on the road:

- Merging traffic
- Distracted drivers
- Changes in right-of-way
- Poor sight-linesPedestrians
- Aggressive drivers

Intersection Accidents

These hazards all contribute to the three common types of intersection accidents:

- **T-bone Collisions** occur when two vehicles collide at right angles to make a "T" shape. This accident occurs when one driver does not yield the right-of-way, or when a driver tries to beat a red light.
- Head-on Collisions usually occur when a distracted driver crosses the intersection and collides "head-on" with another vehicle.
- Hitting a Pedestrian Pedestrians are vulnerable at intersections and have the right
 of way at all times. When drivers fail to recognize this rule, it creates a highly
 dangerous and potentially deadly situation.

It Could Happen to You...

Jane, a driver for ABC organization was driving with two passengers. Approaching an intersection, Jane ran a red light, which caused another vehicle to strike hers. Jane was cited for running a red light, improper lookout, improper control of a vehicle, and failure to follow traffic control devices. Jane was also found to be 100% liable for the collision. The claimant's vehicle included a driver and passenger. The driver was awarded \$285,000 for bodily injuries and \$2,356.00 for damages to her vehicle. The passenger was awarded \$170,000 for bodily injuries. Jane's two passengers also sustained injuries and were paid a total of \$6,772.79 for both individuals. The vehicle Jane was driving was totaled with a payout of \$29,471.84. This is a total of \$493,600.63 in damages.

Several factors could have led to Jane running that red light. Maybe she was distracted from the passengers, or maybe she was trying to beat a yellow light and was driving aggressively. By driving irresponsibly Jane put two individuals in danger, as well as herself, and the occupants of the other vehicle. This situation could have been avoided had Jane been attentive while driving, and obeyed traffic laws by stopping at the red light.











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HANDLING THE DANGERS

Maintain your field of safety

Maintaining your field of safety can be defined as stopping far enough behind another vehicle so its rear tires are clearly visible. Allowing sufficient space between your vehicle and the vehicle in front of you gives your vehicle room in case you are hit from behind. This can lessen the amount of damage. When the flow of traffic starts to move again, wait two seconds after the vehicle in front of you moves before accelerating.

- Be aware of everything occurring in and around an intersection.
- Scan the intersection when approaching.

Take note of:

- Other vehicles
- The color of the traffic light
- What the signal lights of other drivers are indicating ٠
- Emergency vehicles, merging lanes, pedestrians and school buses that are either approaching or are already in the intersection

Properly scan the intersection:

- Look left
- Look right
- Look straight ahead
- Scan left again

When scanning the area, it is important to remember there are vehicles all around you. Yield the right-of-way. Many intersection crashes are a result of right-of-way violations.

Right-of-way violations include:

- · Failure to yield
- Disregarding a traffic signal
- Running or rolling through a stop sign
- Improper merging

Do not take right-of-way for granted. If you have the right-of-way but someone else is trying to claim it, allow that vehicle to do so to ensure the safety of you and your passengers.

Rules of the right-of-way:

- Yield to a vehicle already in the intersection.
- If two vehicles reach an intersection at the same time, the one on the left should yield to the one on the right.
- Yield to pedestrians.
- When making left turns, yield to on-coming cars and pedestrians.
- At a four-way stop, the first vehicle to come to a complete stop has the right-of-way, followed in a counter-clockwise circle by the vehicle to the right.

SPECIAL CONSIDERATIONS

Emergency Vehicles

- You must yield the right-of-way to fire, ambulance, police and other authorized emergency vehicles when they are responding to emergencies.
- If you are in an intersection when an emergency vehicle is responding to an emergency, you must wait until you can drive out of the intersection before you pull over.

Traffic Lights

- As you approach an intersection, be prepared for lights to change.
- When a light turns yellow, stop. Never try to "make it through' the intersection.
- When the light turns green, wait until the intersection clears.

Flashing Yellow Light, Yield Sign

These indicate that you may proceed with caution, but be prepared to stop. As you go through the intersection, be sure to look both ways and keep your foot poised over the brake pedal.

Uncontrolled Intersection

- When going through an uncontrolled intersection, coast through the intersection with a foot poised over the brake pedal. Be prepared to stop or yield.
- At intersections not controlled by signs or signals, the driver on the left must yield the right-of-way to the driver on the right.



Intersections are dangerous as traffic is moving in several different directions. It is important to remember that other drivers may be inattentive and reckless. Always be aware of the risks involved when approaching an intersection. The vehicle you are driving holds precious cargo, knowledge of safety can minimize your chance of being in an accident.

For additional safety resources, contact Irwin Siegel Agency's Risk Management Division at riskmanagement@siegelagency.com



INSURANCE PROGRAMS & RISK MANAGEMENT