



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

VEHICLE AND DRIVING SAFETY

SAFE ON THE ROAD



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



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2 GETTING READY FOR THE ROAD

Even under the best conditions, driving has its risks. But when special situations or hazards arise, paying attention to driving and making sound decisions become even more vital. The word “emergency” indicates the unforeseen, the unpredictable. No matter how careful you are, you cannot keep emergencies from occurring. However, as a safe and competent driver, you can deliberately prepare for emergency conditions you might encounter on the roadway — from unpredictable weather to transporting an individual to the hospital.

SAFETY TIPS

Help keep you and your family safe on the road.

- Make sure each passenger wears a seatbelt.
- Make sure child passenger safety seats are properly installed.
- Make sure children are properly secured in appropriate child passenger safety seats.
- Never leave children or pets unattended in your vehicle.
- Keep doors locked.
- Follow traffic safety laws.
- Obey speed limits.
- Use rearview and side mirrors often.
- Avoid distractions while driving, including eating, drinking, using cell phones, texting, putting on makeup and tuning the radio.
- Be well-rested and alert each time you get behind the wheel.
- Never drive if you have been drinking alcohol.
- Never drive if you are using prescription or over-the-counter medications that cause drowsiness.
- Avoid prolonged hours of driving.
- Slow down in adverse weather conditions or if there are safety hazards present, such as an accident or debris on the roadway.
- Take your vehicle for a full safety inspection 1 to 2 weeks before a long trip.
- Check your vehicle’s tire pressure at least once each month.
- Have an emergency kit in the vehicle.
- Place warning devices, when needed, at least 200 feet behind the vehicle.
- Wear prescription lenses as appropriate.

Staying alert and being aware of your surroundings while driving is important. Although not all accidents are avoidable, it is possible to lessen the impact of an accident if one occurs and you are prepared.

SEARCH, PREDICT, ACT (SPA)

A Three-Step Defense Against Any Driving Emergency

- | | |
|-----------|--|
| 1. | <p>Search</p> <ul style="list-style-type: none"> ● Keep your eyes moving between your mirrors and the roadway environment around your vehicle. ● Look down the road into your path of travel. ● Observe the actions of other drivers. ● Check road conditions. ● Watch for pedestrians. ● Monitor your vehicle's gauges. |
| 2. | <p>Predict</p> <ul style="list-style-type: none"> ● Are there any potential dangers or immediate threats? ● Will the approaching vehicle stop at the intersection in time? <ul style="list-style-type: none"> ● What will you do? ● Should you honk your horn? ● Should you change speed? ● What are the consequences? ● Keep a margin of safety around your vehicle. Have a way out. Develop a plan of action. |
| 3. | <p>Act</p> <ul style="list-style-type: none"> ● Take necessary action or a combination of actions. <ul style="list-style-type: none"> ● Accelerate. ● Brake. ● Turn. ● Honk. |

Controlled Braking: Bringing Your Vehicle To A Quick Stop

Generally, drivers respond to an emergency by slamming on the brakes, often locking their wheels and skidding. Instead, use controlled braking.

If your vehicle has an Antilock Braking System (ABS), it automatically provides controlled braking. Read your owner's manual for important ABS information.

For vehicles **without** antilock brakes:

- Apply the brakes as hard as you can without locking the wheels (locking the wheels may cause a skid).
- Steer as little as possible — keep any movements small.
- Keep squeezing and releasing your brakes (also referred to as “pumping the brakes”) to avoid a skid and slow your vehicle as quickly as possible.
- If you need to steer hard or if the wheels lock, release the brakes. Then, reapply the brakes as soon as possible.

The Quick Swerve

The “quick swerve” may be your only chance for avoiding an accident.

- Identify the available alternate paths. Looking down the road while driving helps make this possible.
- Choose a path.
- Grip the steering wheel firmly and turn into the alternate path.
- After swerving into your chosen path, turn the steering wheel to straighten the direction of travel. Quick opposing “swerves” cause the possibility of overcorrection.

If A Head-On Accident Is Likely

- Steer to the right immediately and as safely as possible.
- Use controlled braking.
- Flash your lights and honk your horn. The approaching driver may be asleep or inattentive.
- Steer to an open path off the road.

If A Side-Impact Accident Is Likely

- Honk your horn.
- Decide whether braking or accelerating will prevent the collision or lessen the impact.
- Swerve or change lanes — if doing so will not cause another collision.

If A Rear-End Accident Is Likely

- Flash your brake lights by lightly tapping the brake pedal to get the attention of the approaching driver.
- If possible, move forward to give the approaching driver more room to stop. This is why it is important to stop with sufficient room between you and the vehicle in front of you.
- If possible, turn right and get out of your lane.
- If no safe alternate path is available, stay calm and release your brakes just before impact — then apply the brakes immediately after.

Releasing your brakes keeps your vehicle rolling forward, reducing some of the force of the impact. Brake afterward to prevent hitting another vehicle or object.

STAYING SAFE IN A CONSTRUCTION ZONE

- Be patient. Plan ahead and allow more time to reach your destination.
- Do not speed. Be observant of the posted speed limits and other warning signs displayed. Anticipate the need to slow down.
- Keep up with the flow of traffic, but do not follow too closely.
- Do not weave in and out of the traffic.
- Merge as soon as you see a lane closure.
- Pay attention to the roadway. Watch for signs indicating lane changes, speed limit zones and ramp closures.
- Drive with your headlights on so that workers and motorists can see you.
- Do not use your cell phone. Minimize other distractions, such as adjusting vehicle controls or talking with passengers.

6 DRIVING UNDER EMERGENCY CONDITIONS

EMERGENCY SITUATIONS

Generally, emergencies of any kind are unpredictable. Still, they do require immediate action. At the first sign of trouble:

- Move your vehicle to the right.
- Use your turn signal to indicate your intentions to other drivers.
- Get off the road as soon as it is safe to do so.

Overheated Engine

If your temperature warning light indicates that your engine is overheating, try the following:

- Open the hood to help dissipate heat from the engine.
- Turn the heater on full blast as this takes the heat away from the engine.
- If the engine temperature does not go down or the gauge moves to “hot,” turn off the ignition.
- Do not touch the radiator cap or attempt to add coolant until the engine has cooled.

Vehicle Fires

- Once you are off the road and safely stopped, turn off the ignition.
- Move at least 100 feet away from the vehicle and call 9-1-1. Attempting to extinguish the fire yourself is dangerous.

Engine Failure

- If the engine stops while you are driving, shift into Neutral. This allows the vehicle to keep moving while you look for a place to pull over and out of traffic. Apply the brakes when necessary.
- If it can be done safely, attempt to restart the engine while the vehicle is moving; it may be stalled.
- Once you are off the road, attempt to restart the engine.

Brake Failure

- If the brake pedal suddenly sinks to the floor, try pumping it to build up pressure. Shift to a lower gear to help slow your vehicle. If the pumping does not help, use the emergency or parking brake.
- If you have a pedal-type parking brake, hold the brake release lever while applying steady pressure to the brake pedal.
- If you have a stick-type parking brake, keep the release button engaged. You can release braking pressure if the wheels start to skid. Use steady pressure on the stick.

EMERGENCY SITUATIONS *(CONTINUED)*

Tire Failure

- In a front tire blowout, the vehicle will pull in the direction of the blowout. The pull will be strong. A blowout on the left front tire will pull you toward oncoming traffic.
- In a rear tire blowout, you may experience a “fishtail” effect.
- If a blowout occurs, hold the steering wheel firmly and ease your foot off the accelerator.
- If the vehicle skids, turn the steering wheel into the direction of the skid.
- Do not use the brake until the vehicle is under control.

STAYING SAFE IN A ROADSIDE EMERGENCY

If you must stop driving due to any emergency, it is essential that you protect yourself.

- Get as far off the traveled roadway as possible.
- Turn on the emergency flashers.
- If the vehicle is on the shoulder of a busy highway, exit from the passenger side.
- Safely set out flares or reflective triangles at least 200 feet behind your vehicle to alert other drivers.
- Tie something white to the antenna as a signal to police that you need help. If you do not have an antenna, raise the hood.
- Do not stand near your vehicle.
- If you can leave your vehicle and get to another location safely, do so.
- If you are in a neighborhood or area that does not seem safe to you, stay in your vehicle with the doors locked and call someone to come get you.
- Be cautious. If someone stops to offer help, open your window slightly and ask them to call the police. If you have power windows that do not roll down slightly, keep them up and speak loudly.
- Do not exit your vehicle or get into another vehicle with someone you do not know.
- Program your cell phone with numbers to call in case of an emergency (ICE).

VEHICLE EMERGENCY KIT ITEMS

Roadside assistance plans can provide services such as towing, tire repair and lockout assistance to help you get back on the road. If you already have one of these plans, program the provider's number in your cell phone. Here are some suggested basic items to carry in your vehicle.

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Cell phone. This is the most important item to have in a roadside emergency. With it you can call roadside assistance, a tow truck or 9-1-1 in case of an accident. |
| <input type="checkbox"/> | Battery charger for cell phone. |
| <input type="checkbox"/> | Pen and paper. |
| <input type="checkbox"/> | Weather-related items (for example, umbrella, rain jacket, blanket or chains). |
| <input type="checkbox"/> | Maps. |
| <input type="checkbox"/> | Tire changing tools, wheel chocks, tire gauge and properly inflated spare tire. |
| <input type="checkbox"/> | Disposable camera (for recording the scene of an accident). |
| <input type="checkbox"/> | At least 3 emergency reflective warning triangles. |
| <input type="checkbox"/> | Flashlight that uses "D" batteries for a strong, wide beam. Include extra batteries. |
| <input type="checkbox"/> | Funnel. |
| <input type="checkbox"/> | Motor oil or lubricant spray. |
| <input type="checkbox"/> | Extra fuses. |
| <input type="checkbox"/> | Bottled water. |
| <input type="checkbox"/> | Gloves and something for spreading on the ground when you change a tire (for example, an old shower curtain). |
| <input type="checkbox"/> | Emergency solar blanket to maintain body heat. |
| <input type="checkbox"/> | First-aid kit. |
| <input type="checkbox"/> | A sign stating "Please call police" or "Please send help." |
| <input type="checkbox"/> | Basic tool kit and duct tape for making simple repairs. |
| <input type="checkbox"/> | Tow rope or strap — minimum 6,000-pound towing capacity. |
| <input type="checkbox"/> | Extra belts for fan and alternator. |

FOR COLDER CLIMATES:

- De-icer.
- Bag of sand, cat litter or rock salt for traction on ice or in snow.
- Folding shovel.
- Non-perishable food and bottled water.
- Long-life night sticks.

Read your owner's manual before you tow anything. Take time to practice before driving on main roads and never allow anyone to ride in or on the trailer. Before you leave, remember to check routes and restrictions on bridges and tunnels. Consider the following safety tips each time you drive with a trailer.

General Handling

- Drive at moderate speeds. This will place less strain on your tow vehicle and trailer.
- Never use cruise control when towing.
- Trailer sway is more likely to occur as speed increases.
- Avoid sudden stops and starts that can cause skidding, sliding or jackknifing.
- Slow down when traveling over bumpy roads, railroad crossings and ditches.
- Make wider turns at curves and corners. Because your trailer's wheels are closer to the inside of a turn than the wheels of your tow vehicle, they are more likely to hit or ride up over the curbs.
- To control swaying caused by air pressure changes and wind buffeting when larger vehicles pass from either direction, release the accelerator pedal to slow down and keep a firm grip on the steering wheel.

Braking

- Allow considerably more distance for stopping.
- If you have an electric trailer brake controller and excessive sway occurs, activate the trailer brake controller by hand. Do not attempt to control trailer sway by applying the tow vehicle brakes; this will generally make the sway worse.
- Always anticipate the need to slow down. To reduce speed, shift to a lower gear and press the brakes lightly.

Acceleration And Passing

- When passing a slower vehicle or changing lanes, signal well in advance and make sure you allow extra distance to clear the vehicle before you pull back into the lane.
- Pass on level terrain with plenty of clearance. Avoid passing on steep upgrades or downgrades.
- If necessary, downshift for improved acceleration or speed maintenance.
- When passing on narrow roads, be careful not to go onto a soft shoulder. This could cause your trailer to jackknife or go out of control.

Downgrades And Upgrades

- Downshift to assist with braking on downgrades and to add power for climbing hills.
- On long downgrades, apply brakes at intervals to keep speed in check. Never leave brakes on for extended periods of time or they may overheat.
- Some tow vehicles have specifically calibrated transmission tow-modes. Be sure to use the tow-mode recommended by the manufacturer.

Backing Up

- Put your hand at the bottom of the steering wheel. To turn left, move your hand left. To turn right, move your hand right. Back up slowly. Because mirrors cannot provide all of the visibility you may need when backing up, have someone outside at the rear of the trailer to guide you, whenever possible.
- Use slight movements of the steering wheel to adjust direction. Exaggerated movements will cause greater movement of the trailer. If you have difficulty, pull forward and realign the tow vehicle and trailer and start again.

Parking

- Try to avoid parking on grades. However, if possible, have someone outside to guide you as you park. Once stopped, but before shifting into Park, have someone place blocks on the downhill side of the trailer tires. Apply the parking brake, shift into Park, and then remove your foot from the brake pedal. Following this parking sequence is important to make sure your vehicle does not become locked in Park because of the extra load on the transmission. For manual transmissions, apply the parking brake and then turn the vehicle off in either first or reverse gear.
- When uncoupling a trailer, place blocks at the front and rear of the trailer tires to ensure that the trailer does not roll away when the coupling is released.
- An unbalanced load may cause the tongue to suddenly rotate upward; therefore, before uncoupling, place jack stands under the rear of the trailer to prevent injury.

Source: *The National Highway Traffic Safety Administration (NHTSA)*

If possible, avoid driving in adverse weather conditions. However, if you must travel in adverse weather conditions, remember the following suggestions:

- Be sure your vehicle is in good mechanical condition.
- Slow down.
- Always use the Search, Predict, Act (SPA) steps outlined on page 3.
- Avoid distractions while driving, including eating, drinking, using cell phones, texting, putting on makeup and tuning the radio.
- Increase following distance.
- Brake earlier when approaching another vehicle from behind or when approaching a stop sign at an intersection.
- Keep vehicle headlights on low beam for better visibility.
- Signal turns farther in advance.
- Do not use cruise control in rainy or slippery conditions.

Winter Weather Conditions

- Before starting your vehicle, remove ice and snow from the hood, trunk, roof, windows, headlights and taillights.
- Keep windows clear of condensation on the inside, and ice and snow on the outside.
- Maintain ventilation by leaving a window slightly open for a fresh supply of air and to reduce the possibility of your windows fogging.
- Test traction.
- Increase following distance.

Rain

- If the rainfall is heavy, try to wait until the rain subsides before driving.
- If you must drive, turn on your low beam headlights to be visible during the daytime.
- If you are on the road and the rain becomes so heavy that you cannot see, find shelter out of the traffic (for example, a parking garage, car wash bay or highway underpass).

If you pull over:

- Make sure all four wheels can sit securely on the highway shoulder safely away from the flow of traffic.
- Keep your low beam headlights on and turn on your emergency flashers.

HYDROPLANING

Hydroplaning occurs when the tires ride on top of a thin layer of water instead of the pavement. If your tires hydroplane:

- Do not brake or turn suddenly.
- Ease your foot off the accelerator until the vehicle slows and you can feel the road again.
- If you need to brake, do so gently with light pumping actions.
- If your vehicle has antilock brakes, brake normally. Do not pump the brakes. Apply constant pressure.

High Water

- Do not attempt to drive through water flowing across the road.
- If you must drive through non-flowing water, drive slowly. Even speeds of a few miles per hour can force water into the engine, causing it to stall.
- Try to gauge the depth of the water. If it is below the bottom of your vehicle, put your vehicle in a low gear and drive slowly in the higher center of the road.
 - If you have an automatic transmission, keep steady pressure on the brake with your left foot and press the accelerator with your right foot while moving through the water.
 - After you are through the water, test your brakes by pressing on the brake pedal. If the vehicle will not slow or pulls to one side, keep light pressure on the brake pedal until the friction produces enough heat to dry the brakes.

Fog

- Use low beam headlights.
- Watch your speedometer. Fog creates a visual illusion of slow motion. You may actually be speeding.
- Driving vision can be severely limited. Open your window slightly to listen for traffic you cannot see.
- Use the right edge of the road or painted road markings as a guide.
- If the fog is so thick that you have to pull over:
 - Make sure all four wheels can sit securely on the highway shoulder safely away from the flow of traffic.
 - Keep your low beam headlights on and turn on your emergency flashers.
 - Carefully set out flares or reflective triangles at least 200 feet behind your vehicle to alert other drivers.

Crosswinds

- Be observant of crosswinds warning signs.
- Be prepared for sudden gusts and crosswinds when you exit a tunnel or drive on a bridge.
- Anticipate a blast of wind from large trucks as they pass your vehicle.
- When you feel a crosswind, steer slightly into it to maintain a straight path.

Ice

- Do not make abrupt moves. Accelerate, brake and steer slowly.
- Watch for possible “black ice,” an invisible and treacherous layer of thin ice that takes on the appearance of the road surface and color.
- Assume bridges and overpasses will have ice.
- Test your tire traction if you are uncertain of road conditions:
 - Make sure there are no pedestrians nearby.
 - Lightly tap your brakes.
 - If your vehicle slides, ice is on the road.
 - If the road is icy, ease your foot off the brake pedal and slow down even more.
- Remember that sunny days are not necessarily ice-free. Be cautious of areas of the road that are shaded.

Snow

- Do not make abrupt moves. Accelerate, brake and steer slowly.
- If the wheels start to spin when accelerating:
 - Take your foot off the accelerator.
 - When the wheels stop spinning, gently accelerate and slowly begin moving forward again.
- If your vehicle gets stuck in the snow:
 - Clear snow from around the tires and under the vehicle.
 - To improve traction, scatter sand, cat litter or some other abrasive material around the front wheels for front-wheel drive vehicles — and around rear wheels for rear-wheel drive vehicles.
 - Place the vehicle in low gear.
 - Straighten the front wheels.
 - Gently accelerate forward without spinning the wheels.
 - When the vehicle stops moving forward, take your foot off the accelerator, letting the engine slow.
 - Shift into reverse and gently accelerate.
 - When the vehicle stops going backward, take your foot off the accelerator. Let the engine slow down. Gently accelerate.
 - Keep moving backward and forward until the wheels have created tracks long enough to drive out of the snow banks.

Skidding

You can lose traction in rain, ice or snow. But tires can lose their grip on the road and skid in other conditions, as well. Skidding can occur if you are over-braking, over-steering or driving too fast. Gravel, leaves, oil and lubricating fluids leaking from other vehicles may also cause your vehicle to lose traction and skid. If you begin to skid:

- Respond quickly, but do not panic.
- Do not brake.
- Take your foot off the accelerator or brake. The wheels must be rolling for you to maintain control of your vehicle.
- Turn in the direction you are skidding. For example, if the rear of the vehicle is skidding to the right, turn the steering wheel to the right.
- Avoid abrupt steering corrections to prevent a “fishtail effect.”
- Keep steering motions smooth and continuous.
- As the speed drops, you will regain more control.

WHEN YOU ARE DRIVING, DO YOU EVER:

- Comb or brush your hair?
- Tune the radio or change the CD?
- Pick up something from the floor or between the seats?
- Put on makeup?
- Use a cell phone?
- Text?
- Eat or drink?
- Smoke?

If you answered “yes” to any of these questions, you are driving while distracted and are at risk of an accident.

The National Highway Traffic Safety Administration (NHTSA) and the Virginia Tech Transportation Institute report that driver inattention is the leading factor in most crashes and near-crashes. The study reports that nearly 80 percent of crashes and 65 percent of near-crashes involved some form of driver inattention within 3 seconds before the crash.

Cell Phones

According to the Insurance Institute for Highway Safety (IIHS), drivers using cell phones are 4 times as likely to get into crashes serious enough to injure themselves. When you are searching for a number, dialing or talking on a cell phone, you are not watching the road like you should. Hands-free features help, but they cannot guarantee that you will not become involved in a conversation and lose concentration. You also need to be aware of the laws in your area regarding cell phone use while driving.

PREVENTING DISTRACTED DRIVING

Do: Drive defensively with both hands on the wheel. Keep your eyes on the road. Avoid the following distractions while driving:

- Dealing with children.
- Eating, drinking, smoking or personal grooming.
- Using a cell phone, pager or any communication device.
- Reading maps, directions or any written materials.
- Texting.
- Adjusting vehicle controls: for example, radios, CDs, TV, air conditioning.
- Reaching down or behind the driver’s seat; picking up items from the floor.
- Opening the glove compartment.
- Responding to roadside distractions.

If you must do any of these, pull over and stop safely first.

16 DROWSY DRIVING

Driving while drowsy is similar to driving under the influence of alcohol or drugs and can be as dangerous as driving impaired.

Warning Signs Of Drowsy Driving

- Inability to recall the last few miles traveled.
- Having disconnected or wandering thoughts.
- Having difficulty focusing or keeping your eyes open.
- Feeling as though your head is heavy.
- Drifting from the lane in which you are driving.
- Yawning repeatedly.
- Tailgating other vehicles.
- Missing traffic signs.

What To Do If You Become Tired While Driving

- Find a safe place to stop the vehicle.
- Take a short nap (20 minutes). Make sure your vehicle is turned off and the doors are locked.
- Drink coffee to promote short-term alertness until you can find a safe place to rest.

Source: *The National Highway Traffic Safety Administration (NHTSA)*

PREVENTING DROWSY DRIVING

Remember To:

- Get adequate sleep before driving.
- Avoid driving during the body's natural sleep times: late night and early morning.
- Avoid foods high in fat and sugar, which can contribute to fatigue.
- Avoid using alcohol or drugs.
- Share the driving, if possible.
- Take regular breaks. Stop every 2 hours to stretch.
- Drink water, juice or a soft drink low in sugar and caffeine. Sugar and caffeine promote short-term alertness but may increase drowsiness over longer periods of time.
- Keep the inside of your vehicle at a cool temperature.
- Listen to talk shows rather than music. The discussion will help keep you alert.
- Educate yourself about misconceptions. The so-called "drowsy driving remedies" (turning up radio volume, eating, etc.) are distractions in themselves.

Source: *The National Highway Traffic Safety Administration (NHTSA)*

Increased traffic congestion can lead to stress, frustration and a lack of self-restraint. As a result, aggressive driving behavior has become an increasingly major threat to everyone on the road.

It is an emotional reaction which can occur when:

- Drivers take other drivers' actions personally and feel insulted, wronged, disrespected, demeaned or delayed.
- Egos are bruised: Who does he think he is?
- Emotions and adrenaline combine to reduce common sense and logic.

While you may be unable to will away a traffic jam or a hostile driver, you can learn how to best react to the dangers of aggressive driving — and you can assess and modify your own behavior.

PREVENTING AGGRESSIVE DRIVING

Common Aggressive Driving Behaviors

- Tailgating (following too closely) vehicles.
- Driving at speeds far in excess of the speed limit.
- Running stop signs and red lights.
- Improper passing (passing on the shoulder of the road; cutting too close in front of another vehicle).
- Frequent and abrupt lane changes — weaving and/or failure to signal changes.
- Preventing other drivers from passing.
- Flashing headlights in anger.
- Sustained horn-honking.
- Yelling, gesturing or glaring at another driver to show disapproval; sudden braking.

What You Can Do To Avoid These Behaviors

- Increase the distance between vehicles.
- Slow down.
- Obey all traffic laws.
- Indicate your intentions.
- Drive courteously.
- Control your emotions.
- Do not interact with an aggressive or hostile driver.
- Avoid making eye contact with an aggressive driver.

18 IMPAIRED DRIVING

“Impaired driving” refers to the problem of driving under the influence of either alcohol or drugs — or both. Also known as “drunk and drugged driving,” it is a violent crime that can transform a vehicle into a deadly weapon.

The Impact Of Impairment

- There are six muscles attached to the eye. Alcohol and drugs affect those muscles, making it more difficult to focus.
- Alcohol diminishes night vision.
- When your eyes are out of sync, the visual information flowing to your brain (for example, judging distance) is flawed.

Some individuals build up a physical dependency in their system and do not necessarily appear to be intoxicated when they are. They confuse these conditions with being sober. But the simple facts are that alcohol impairs an individual’s coordination, vision, reaction time and judgment — and alcohol mixed with driving can create a deadly combination.

Blood Alcohol Concentration

“Driving under the influence” (DUI) or “driving while intoxicated” (DWI) are based on blood alcohol concentration (BAC), tests that accurately measure the amount of alcohol in your body. BAC is used to determine the level of intoxication and is the basis for enforcement and prosecution of the laws designed to deal with impaired driving.

Alcohol Processing

One drink results in a measurable BAC.

One drink equals:

- One 12-ounce beer.
- One 5-ounce glass of wine.
- 1½ ounces of 80 proof liquor.

MYTH VS. FACT: PREVENTATIVES AND CURES

MYTH

- Eating food while you drink will prevent you from getting drunk or makes you get drunk more slowly.
- Drinking coffee and/or taking a cold shower can help you sober up quickly.

FACT

- Eating before and during drinking slows down the body’s absorption of alcohol; however, it is impossible to keep alcohol out of the bloodstream.
- There are no short cuts to sobering up. There is no way to increase the oxidation rate — the rate at which the body naturally eliminates alcohol. Time is the only way to sober up.

Common Signs Of Impaired Driving

- Making wide turns.
- Straddling the center line.
- Weaving across the road.
- Stopping abruptly.
- Making illegal turns.
- Swerving from a generally straight course.
- Driving into oncoming traffic.
- Braking erratically.
- Driving slower than 10 mph under the speed limit.
- Narrowly missing an object or other vehicle.
- Responding slowly to traffic signals.

If You Suspect That A Driver Is Impaired:

- Be prepared to take action.
- Keep your distance from the vehicle.
- If the vehicle is headed toward you, pull to the right, stop, honk your horn and flash your lights.
- Do not try to intervene. Call 9-1-1. Have the vehicle license number, vehicle description and location of the vehicle or the direction in which the vehicle was traveling.

Protect Yourself And Others

- Do not drink and drive.
- Do not take drugs and drive. In addition to illegal drugs, some over-the-counter medications and common prescriptions can impair your driving skills. Know the side effects of any medications you are taking.
- If you do drink, select a “designated driver.” You can also take a cab home.
- Do not let your friends drive if you know they have been drinking. Ensure they get a safe ride home.
- Never accept a ride with someone who is impaired.
- Avoid traveling on rural roads.
- Avoid traveling after midnight, especially on the weekends.

20 WHAT TO DO AFTER AN ACCIDENT

Keep this list in your glove compartment, along with a pen and paper.

STEP	THINGS TO DO
1.	Stop your vehicle in the safest place (off the traveled roadway, if possible). Turn off the ignition. Get out carefully and determine if anyone is injured. Administer first aid, if needed, but do not try to move an injured individual.
2.	Call the police (9-1-1) immediately. Tell them about any injuries. They will notify EMS.
3.	If your vehicle cannot be moved, turn on hazard lights and ask the investigating officers to help you set flares until the vehicle can be towed.
4.	Document the names of individuals at the scene of the accident.
5.	If you think the other driver was under the influence of alcohol or drugs, insist on a breath test for the other driver.
6.	Cooperate with the police and other individuals involved, but do not admit fault. You may be asked to show your insurance card, but do not reveal your coverage limits.
7.	If the other individual accepts responsibility for the accident, do not accept any money offered to you. By accepting money, you may give up your right to file a claim against the other driver, even if the damages are more extensive than you first thought.
8.	Never agree to ignore an accident, even if there appears to be no damage. You may find out later that there were actually hidden damages or injuries or that the other person has filed a lawsuit against you.
9.	Write a detailed account of the accident.
10.	If a camera is available, take pictures from various perspectives showing the damage, position of vehicles, skid marks and anything else documenting what happened. Make copies of the pictures.
11.	Report the accident to your insurance agent or company as soon as possible even if there appears to be no damage or injuries.

ACCIDENT SUMMARY

Blank area for writing the accident summary.

RESOURCES



The USAA Educational Foundation offers the following publications.

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- **BEHIND THE WHEEL (#565)**
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