Motor risk solutions - Guidance note

Driving too close.

Follow the vehicle in front too closely and you are reducing your safety margin. This is a key contributory factor in Hit Third Party in Rear accidents.

As a driver, you generally have no control over the space other vehicles leave behind you. However, you can control the gap you leave in front. Professional drivers need to be able to judge what is a safe separation distance at all times and particularly with due consideration of the prevailing traffic, weather and road conditions.

Driver errors, such as driving too close to the vehicle in front, are also magnified by inappropriate speed. This is because drivers have less time to recognise and react to hazards developing around them. Quite simply, it reduces the driver's safety margin which inevitably sees many would-be near misses turn into crashes. From a claims defensibility perspective, in most cases it would be extremely difficult for your employer / insurer to defend your claim and you would normally be deemed at-fault.

The practice of 'tailgating' (where someone drives extremely close to the vehicle in front) is very dangerous. You should gently ease off the accelerator and increase the space in front of you if you are tailgated. This increases your safety margin and reduces your risk of having to brake if you are too close to the vehicle in front. If the worst happens and someone hits you from behind, at least you may have prevented a multiple pile up by not in turn hitting the vehicle in front. This will also make the insurance situation a little less complex.

Research into human factors in driving has suggested that certain personality traits can affect "driving style" (Sumer, 2003)¹, which in turn can increase crash risk. 'Sensation Seeking' is directly correlated with hazardous driving behaviours such as high speed and infringement of safety distance.

Risk may increase as an individual who seeks the sensation of high speed or driving in a style that starts to push the limits of the vehicle or road conditions. This may just be due to the adrenaline rush, it may be due to aggression, or it may be a way of coping with work pressure or boredom.

If you recognise that you are this type of person, then you are at an increased risk of having a crash, particularly if you drive too close to the vehicle in front. You should adapt your driving style and increase your separation distance.

The Highway Code² advises you to drive at a speed that will allow you to stop well within the distance you can see to be clear (rule 126). You should:

- > Leave enough space between you and the vehicle in front so that you can pull up safely if it suddenly slows down or stops. The safe rule is never get closer than the overall stopping distance.
- > Read The Highway Code and refresh yourself on typical stopping distances.

It is estimated that up to 95% of crashes are down to driver error³. It is therefore vital that you understand the importance of safety and how you can protect yourself and others.

References:

- 1. QBE Motor Academy 2013 Cranfield University.
- 2. The Highway Code.
- 3. Dimensions of aberrant driver behaviour, Uppsala University, Sweden, 1998 (cited in Brake: Essential guide to fleet safety, 2014).

QBE European Operations

30 Fenchurch Street London EC3M 3BD tel +44 (0)20 7105 4000 QBEeurope.com

