

## Five Causes of Car Accidents

Which of the following do you think causes the most car accidents?

- Distracted driving
- Failing to yield right of way
- Driving too fast
- Under the influence of alcohol, drugs or medicine
- Not staying in your lane

Well, they're all in the top five. But, driving too fast—over the speed limit or for the driving conditions—is the biggest cause of fatal crashes.<sup>1</sup> Here's a bit more about the five causes, in their order of how much they contribute to accidents:

**Driving too fast (18.1 percent)** – Going too fast for driving conditions can easily happen this time of year, as we get used to driving on ice and snow again. For this reason, it's best to drive more slowly than you would otherwise, increase your following distance and leave more time for where you need to go.

**Under the influence (11.1 percent)** – There's no other way to say it: don't do it. Before you go out, pick a designated driver. Or, use a ride sharing service or cab to get home. Check your medicine's side effects to ensure it won't impair your driving.

**Failing to yield right of way (7.1 percent)** – Many of us know the "first to stop, first to go" rule. But sometimes, it's not obvious who gets to go first, such as when two cars arrive at an intersection at the same time. There is a rule, though: the vehicle on the right has right of way.

**Not staying in your lane (6.9 percent)** – You can drift into another lane when you're drowsy, distracted or other reasons. The obvious solution is not to drive—or leave it to others—when you're sleepy. If you must drive, avoid periods of the night when you're usually sleeping, drink coffee and pull over for a 20-minute nap, which has been shown to improve alertness, but only for a short time.

**Distracted driving (6.7 percent)** – Distractions can come in many forms—talking with your passengers, eating or drinking, or talking or texting with your cell phone. When you're doing any of this, your attention is diverted. Reading a text message or changing the radio station for only five seconds when you're going 55 mph is like driving the length of a football field with your eyes closed.<sup>2</sup>

But even the most careful drivers can get into an accident. So, it's a good idea to be well protected. Consider adding Kemper Prime Auto Enhanced\* to your Kemper Prime Auto<sup>SM</sup> policy. Among the coverages you get is Trip Interruption, which can reimburse you for lodging expenses if you are far from home and unable to drive your car. Contact your independent agent for details.

\* Not available in North Carolina

<sup>1, 2</sup>National Highway Traffic Safety Administration

Sources: National Highway Traffic Safety Administration, Insurance Information Institute

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