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The following pages contain Action Card handouts drivers can keep in their vehicles for reference after corresponding toolbox talks. Please note the following for successful printing:

- Handouts are set as 4-up, with 4 cards per page
- Each page has visible crop marks, so a commercial printer can trim to a final size of 4.25" x 5.5"
- 4-color digital printing is recommended
- Print on durable card stock such as 60-80 lb. laser cover paper (matte)
- If printing on 8.5" x 11" sheets, make sure you are printing at 100%, center content and print double sided—do not scale to fit page
- Use the index below to determine the pages you would like to print—make sure you select BOTH pages for each subject

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 **For assistance with risk management services or safety resources, contact us at RMSolutions@nationwide.com or 1-800-260-1356.**

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Animal-vehicle collisions

Animal-vehicle collisions pose risks to both drivers and wildlife. Remember these key safety tips to avoid collisions with animals.



- 1 Reduce speed and maintain distance:**
 - Slow down and scan ahead in areas with wildlife crossing signs, known habitats, or deceased animals present.
 - Keep a safe distance from the vehicle in front to react if an animal appears suddenly.
- 2 Use your eyes:**
 - Look for animals' reflective eye-shine, especially during low-light conditions.
 - Minimize distractions inside your vehicle to spot animals early.
 - Be prepared for groups of animals if you see one.
- 3 Be aware of peak times and areas:**
 - Animals are most active during specific hours (e.g., deer between 6 and 9 pm).
 - Watch for increased wildlife movement during mating or hunting seasons.
 - Be cautious on two-lane roads near woods, fields, or streams.
- 4 Use high beams:**
 - Use high beams when no oncoming traffic is present to improve visibility.
 - Remember to turn them off when an oncoming car is within 500 feet.
- 5 If an animal suddenly appears:**
 - Avoid swerving; it can cause loss of control or collisions with other vehicles or obstacles.
 - Keep both hands on the wheel and brake smoothly but firmly.
 - Use your horn to scare away the animal if possible.
 - If a collision is unavoidable, stay calm and try to lessen the impact.
 - Lean toward the door frame if going to hit a large animal.

For further guidance, refer to the National Safety Council Driving at Night (nsc.org/road/safety-topics/driving-at-night).

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Dangers of speeding

Staying safe involves understanding why maintaining an appropriate speed matters, even when others are speeding. Always consider traffic, road conditions, and weather when determining your speed.

1 Increased risk:

Crash risk rises with each mile per hour over the speed limit. Speed endangers drivers, passengers, pedestrians, and cyclists.

2 Loss of control:

Speeding reduces vehicle control and vehicles may be more prone to rollovers causing injuries or fatalities.

3 Extended stopping distance:

Speeding increases stopping distance giving drivers less time to react at higher speeds. Remember, heavier vehicles need more space to stop.

4 Severity of crashes:

Higher speeds worsen crash impact which can lead to less effective protective equipment (seat belts and air bags) and more severe injuries.

5 Legal and economic consequences:

Speeding is more than just breaking the law. From fines and license points to potentially losing driving privileges needed for employment and income, the consequences are far-ranging.

For further information, refer to the Federal Highway Administration Agricultural Equipment on Public Roads (highways.dot.gov/safety/data-analysis-tools/rsdp/rsdp-tools/agricultural-equipment-public-roads).



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Following distance

Maintaining a safe following distance not only prevents rear-end collisions but also empowers drivers to navigate situations with confidence, ensuring road safety for all.

1 Measurement of time, not distance:

- Following distance is **time-based**, not just physical space.
- Observe the vehicle ahead and count the seconds it takes to reach a reference point (e.g., a road crack or sign).

2 Safe following distance:

- For CMVs:
 - **One second per ten feet** of vehicle length is a general rule.
 - Tractor-trailers may require **6-7 seconds** depending on trailer length.
- Add extra seconds for speeds over 40 MPH and severe road conditions.

3 Adapt to changing situations:

- If a vehicle cuts in between, **cover your brake**.
- Assess if it's accelerating or slowing down and **re-adjust your following distance** accordingly.

4 Handling tailgaters:

- Extend your following distance to **prevent panic stops**.
- Reduce the risk of the tailgater impacting your rear.

5 Stay alert:

- Maintaining proper follow distance helps when cues are missed or distractions occur, **avoiding rear-end collisions**.

For further guidance, refer to Federal Motor Carrier Safety Administration CMV Driving Tips – Following Too Closely ([fmcsa.dot.gov/safety/driver-safety/cmv-driving-tips-following-too-closely](https://www.fmcsa.dot.gov/safety/driver-safety/cmv-driving-tips-following-too-closely)).



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Intersections

More than a fourth of the fatal large truck accidents¹ were at an intersection or were intersection related. This makes navigating intersections safely a primary concern to drivers.

1 Plan ahead:

- Familiarize yourself with intersection layout, lane markings, and traffic signals.
- Anticipate traffic flow—fresh or stale green lights as you approach.
- Signal in advance to communicate intentions.
- Make eye contact whenever possible to establish communication.

2 Position your vehicle:

- Maintain your lane during turns for success.
- Position your vehicle before entering small intersections.
- Be mindful of oncoming vehicles during wide turns.
- Ease off the accelerator to maintain control.

3 Right turns:

- When swinging left to make wide right hand turn, check for vehicles merging on your right.
- Position the rear of your vehicle closer to the curb.
- Watch for pedestrians at intersections.
- Beware if rear tires go off track over the curb.

4 Left turns:

- Verify oncoming traffic and estimate their speed before turning.
- Avoid rushing the turn to prevent lane loss and blind spots.
- Check mirrors for encroaching vehicles.

5 Be prepared to abandon the turn:

- If conditions aren't favorable, wait for the next opportunity or abandon the turn.

¹fmcsa.dot.gov/safety/data-and-statistics/large-truck-and-bus-crash-facts-2020



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Navigating gravel roads

Driving in rural areas likely means driving on a gravel road, which presents additional hazards drivers need to be aware of when driving on these types of roads.

- 1 Dust:** Dust reduces visibility, especially when following other vehicles. To mitigate this, reduce speed and maintain a safe distance from the vehicle ahead.
- 2 No shoulder and poor maintenance:** Gravel roads lack shoulders and may be inadequately maintained. Accumulated gravel at the edges can lead to loss of control.
- 3 Washboard effect:** The washboard effect, particularly at intersections, impairs braking efficiency. Bouncing wheels and tires can increase the difficulty of stopping, especially for trailered agricultural equipment with less responsive suspension systems.
- 4 Reduced traction:** Gravel roads offer less traction than asphalt or concrete surfaces. Tires have less grip, making vehicle handling more demanding. Reduce speed to compensate for reduced traction.
- 5 Spring thaw and ruts:** Poorly maintained gravel roads can develop ruts during wet weather, potentially causing vehicles to get stuck or forcing evasive maneuvers.

For further guidance, refer to National Highway Traffic Safety Administration Unpaved Roads Safety Needs and Treatments (highways.dot.gov/safety/other/unpaved-roads-safety-needs-and-treatments).



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Navigating mountain roads safely

Recognizing these key safety tips means mountain driving becomes a manageable adventure. Stay safe out there!



1 Know the grade of the hill:

- Road grade impacts vehicle performance and safety.
- Look for posted grade signs. For example, 5% grade means for every 100 feet you travel forward, you drop 5 feet in elevation.

2 Avoid engine overheat:

- Before your trip, inspect coolant levels, fan blades, and radiator.
- Turn off the A/C to reduce engine load.
- Manually engage the engine fan.
- Pull over if overheating occurs.

3 Downhill driving:

- Use the correct gear for the percent downgrade.
- Allow your engine to help control your speed.
- If available, use the engine retarder.
- Be aware of runoff ramps on your route and how to use them.

4 Do not ride the brakes:

- Try “snub braking”: briefly apply brakes to reduce speed by 5 mph, then let them cool before reapplying.

5 Use hazard lights:

- Activate hazard lights when navigating challenging steep roads.

For further guidance, refer to Colorado DOT Freight Mobility & Safety Branch The Mountain Rules (freight.colorado.gov/mountain-rules/mountain-rules).

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Night driving

Night driving can be extremely dangerous—stay alert and take precautions!



1 Avoid drowsy driving:

- Prioritize getting enough sleep before your shift—aiming for 7-9 hours.
- Take regular breaks to stretch, hydrate, and rest.
- Watch for signs of fatigue such as yawning, heavy eyelids, forgetfulness, and drifting.

2 Avoid impaired vision:

- Adjust bright dashboard lights to comfortable level.
- Focus on right edge of road when oncoming headlights.
- Regularly clean your windshield inside and out.

3 Be extra vigilant:

- Be alert for animals at night.
- Never drive beyond your headlight reach—even with high-beams.
- Late-night hours increase the likelihood of encountering impaired drivers.

4 Inspect your lights:

- Regularly inspect and clean your lights—dirty headlights will not illuminate the road as well as clean ones.
- Proper illumination ensures other drivers see you clearly.
- Replace any light that is not working before the start of a shift.

5 Increase your following distance:

- Allow at least one vehicle length for every 10 mph in speed.
- Increasing following distance helps reduce accidents if sudden stops.

For further guidance, refer to the National Safety Council Driving at Night (nsc.org/road/safety-topics/driving-at-night).

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Operating agricultural equipment on rural roads

When operating agricultural equipment on rural roads, keep these five safety tips in mind.

- 1 Prioritize visibility:**
Confirm equipment's lighting and signaling systems, including flashers, flags, and slow-moving vehicle signs, are working.
- 2 Choose timing and routes wisely:**
Steer clear of peak travel hours and busy roads. Opt for quieter routes and avoid times when visibility is compromised by darkness or the glare of the sun.
- 3 Moderate your speed:**
Maintain a speed that ensures you remain in control of equipment, especially during maneuvers like turns, curves, or when towing larger trailers or attachments.
- 4 Signal intentions and stay alert:**
Double-check mirrors and signal your intent to turn. Be cautious and ready for other vehicles to overtake you, especially when slowing down to make a wide turn.
- 5 Inspect your equipment thoroughly:**
Conduct a detailed inspection of your equipment and any attachments before departure. Verify safety chains, hitch pins, and all lighting fixtures are secure and functional.

For further information, refer to the Federal Highway Administration Agricultural Equipment on Public Roads (highways.dot.gov/safety/data-analysis-tools/rsdp/rsdp-tools/agricultural-equipment-public-roads).



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Safe operation of ATVs and UTVs in agriculture



1 Wear protective gear:

- Helmet use is critical to prevent severe head injuries.
- Always use eye and ear protection due to dust and machine noise.
- High-visibility vests or shirts enhance visibility to others.
- Gloves and quality work boots safeguard hands and feet.
- Long sleeves and pants protect against UV rays and injuries.
- Always wear your safety belt and have doors and nets installed.

2 Know your equipment:

- Receive proper training for the specific ATV/UTV model you'll operate.
- Understand your company's safety policies and any imposed limits.
- Conduct pre-ride inspections, address deficiencies before use.

3 Recognize boundaries:

- Avoid operating ATV/UTVs on roadways—even if legal—and adhere to state and local laws.
- When crossing roadways, choose areas with adequate sight distance.
- Be prepared for obstacles when driving in ditches.
- Familiarize yourself with fence locations and other field obstacles.

4 Livestock interaction:

- Gradually introduce ATV/UTVs to livestock to prevent startling reactions.

5 Attachments and add-ons:

- ATV/UTVs have various attachments; understand their impact on weight and stability.

For further guidance, refer to ATV Safety Institute (atvsafety.org/atvs-at-work).

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Proper lane changes

Approximately 32% of truck accidents¹ occur during lane changes. Be aware of your “No Zone”.

- 1 Minimize unnecessary lane changes:**
 - Reducing the number of lane changes can lower your risk.
- 2 Signal early:**
 - Activate your turn signal well in advance to alert other drivers of your intention to change lanes.
- 3 Check mirrors and blind spots:**
 - Look over your shoulder to ensure no vehicle is in your blind spot. If your truck is equipped with blind spot indicators, check those too. Recheck your mirrors.
- 4 Smooth steering:**
 - Steer gently into the new lane, maintaining speed with traffic. Quick movements give other drivers less time to react.
- 5 Maintain following distance:**
 - Once in the new lane, establish a safe following distance. Return to the right-hand lane when it's safe, following the practices above.

¹ <https://www.fmcsa.dot.gov/safety/research-and-analysis/large-truck-crash-causation-study-analysis-brief>



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Pulling a trailer with a pick-up truck



Various types of trailers can further expand the functionality of pick-up trucks. Follow these key points to prepare for the road and navigating traffic.

- 1 Know your trailer:**
 - Understand the weight, dimensions, and handling characteristics.
 - Remember different hitches perform differently when towed.
 - Leave extra stopping distance for trailers without brakes (e.g., agricultural trailers).
- 2 Load your trailer correctly:**
 - Know your gross trailer weight, hitch rating, and tongue weight.
 - Place 60% of the weight of the load in front of the axles.
 - Trailers with too much weight toward the rear axles can become uncontrollable.
- 3 Maintain a safe following distance:**
 - Follow the 4 second rule.
 - Liquid loads can surge forward—leave more space.
 - Avoid sudden braking by increasing following distance.
- 4 Take corners slowly:**
 - Reduce speed—especially around sharp corners.
 - Trailers have a wider turning radius.
 - Be cautious to avoid hitting curbs or other obstacles.
- 5 Practice defensive driving techniques:**
 - Apply defensive driving principles while towing.
 - Stay alert to potential risks, anticipate hazards, and minimize unnecessary lane changes.
 - If your trailer starts to sway, steer straight and take your foot off the gas pedal until the trailer comes under control.

For further information, refer to the Federal Highway Administration Agricultural Equipment on Public Roads (highways.dot.gov/safety/data-analysis-tools/rsdp/rsdp-tools/agricultural-equipment-public-roads).

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Rural intersections

Navigating rural intersections requires careful attention and caution. These intersections can pose significant risks due to several factors:

- 1 Limited sight distance:** In rural areas, sight lines may be obstructed by vegetation, hills, or other obstacles. Drivers must be vigilant and anticipate potential hazards.
- 2 Difficult angles and uneven roads:** Unlike urban intersections, rural roads are not always straight, level, or perpendicular. Sharp angles and uneven surfaces can make turning challenging.
- 3 Lack of proper lighting:** Rural intersections often lack adequate lighting, especially during nighttime. Reduced visibility increases the likelihood of accidents.
- 4 Road surface conditions:** Rural roads may suffer from potholes, wash-boarding gravel, or uneven pavement. Drivers should adjust their speed accordingly to maintain control.
- 5 Uncontrolled intersections and poor signage:** Many rural intersections are uncontrolled, meaning they lack traffic signals or stop signs. Additionally, signage may be damaged or unclear, leading to confusion for drivers.

Remember to exercise caution, reduce speed, and be prepared for unexpected conditions when approaching rural intersections. Safety should always be the top priority.

For further guidance, refer to National Highway Traffic Safety Administration Rural/Urban Comparison of Motor Vehicle Traffic Fatalities: 2021 Data (crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813488).



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Sharing the road with agricultural equipment



When driving on rural roads and encountering agricultural equipment, keep these five safety tips in mind.

1 Be alert and prepared:

Keep an eye out for ag equipment. Slow-moving vehicles are common during planting and harvest seasons. Start braking when you see the slow-moving vehicle emblem.

2 Maintain a safe distance:

Ag equipment usually goes 25 mph or less — avoid rear-end collisions by keeping a safe distance between your vehicle and the ag equipment. This also gives you and the equipment operator better visibility and reaction time.

3 Wide turns:

Give ag equipment adequate time and distance to complete a wide turn. Large ag equipment requires more space to turn safely, and this may require them to initially move opposite of the direction of the intended turn. Be patient and maintain a safe following distance.

4 Visibility and escort vehicles:

Large pieces of ag equipment may use up to two escort vehicles to help protect them. Respect the escort vehicle(s) and slow-moving ag equipment and do not cut in between them.

5 Follow the law:

Do not pass ag equipment in a No Passing Zone, even if traffic is slow; it is against the law. Even if the driver signals/waves you on, ignore the action and only pass when you know it is safe to do so.

For further information, refer to the Federal Highway Administration Agricultural Equipment on Public Roads (highways.dot.gov/safety/data-analysis-tools/rsdp/rsdp-tools/agricultural-equipment-public-roads).

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Summer driving

Summertime usually means vacations and summer road trips, but it also means increased car accidents. Remember these tips to stay safe this summer!

- 1 Beware of impaired drivers:**
 - Alcohol-related incidents increase during summer.
 - Alcohol-impaired drivers cause nearly double the crashes compared to other months.
 - Stay vigilant and drive defensively on the road.
- 2 Avoid heat-related vehicle problems:**
 - Regularly inspect the cooling system (radiator, hoses, coolant levels).
 - Overheating engines can lead to serious damage.
 - Inspect tires and check the pressure using tire gauge to help prevent blowouts.
- 3 Remember increased traffic and unfamiliar drivers:**
 - Summer traffic surges due to vacations and outdoor activity.
 - Unfamiliar tourists and distracted driving contribute to potential collisions.
 - Stay alert around unfamiliar drivers, cyclists, and pedestrians.
- 4 Be mindful in construction zones:**
 - Summer is prime time for roadwork.
 - Look for orange diamond signs warning of work zones.
 - Slow down, follow signs, maintain safe distances—expect sudden traffic flow change
- 5 Combat glare and sun angle:**
 - Intense sunlight can create blinding glare—especially during sunrise and sunset.
 - Use sunglasses, keep windshields clean, and adjust sun visors.

For further guidance, refer to National Highway Traffic Safety Administration Summer Driving Tips ([nhtsa.gov/summer-driving-tips](https://www.nhtsa.gov/summer-driving-tips)).



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Weather and rural roads

Remember to drive cautiously and adapt to changing weather conditions for safety on rural roads!



- 1 Snow and ice:** Be aware of accumulation due to limited snow removal and remember black ice develops first on low-lying blacktop roads and is extremely hazardous.
- 2 Wind:** Prepare for sudden gusts that affect driving stability in areas lacking natural windbreaks. Limit time, if possible, with winds that are perpendicular to your vehicle.
- 3 Rain and water:** Heavy rains can lead to standing water on rural roads that have less efficient drainage and to slippery blacktop conditions after prolonged droughts. In addition, rain can reduce visibility which can be especially challenging on roads with limited sight distance.
- 4 Fog:** Fog can significantly reduce visibility and where streetlights may be scarce, like rural areas, it can be particularly dangerous. If available, use fog lights and reduce speed when driving in foggy conditions.
- 5 Extreme temperatures:** Frost heave can cause failures in asphalt roadways, resulting in surface distortions. High heat may cause cement roadways to buckle, while asphalt roadways may develop soft spots.

For further guidance, refer to the National Highway Traffic Safety Administration—Driving in Severe Weather ([nhtsa.gov/road-safety/driving-in-severe-weather](https://www.nhtsa.gov/road-safety/driving-in-severe-weather)).

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- 2 Wind:** Prepare for sudden gusts that affect driving stability in areas lacking natural windbreaks. Limit time, if possible, with winds that are perpendicular to your vehicle.
- 3 Rain and water:** Heavy rains can lead to standing water on rural roads that have less efficient drainage and to slippery blacktop conditions after prolonged droughts. In addition, rain can reduce visibility which can be especially challenging on roads with limited sight distance.
- 4 Fog:** Fog can significantly reduce visibility and where streetlights may be scarce, like rural areas, it can be particularly dangerous. If available, use fog lights and reduce speed when driving in foggy conditions.
- 5 Extreme temperatures:** Frost heave can cause failures in asphalt roadways, resulting in surface distortions. High heat may cause cement roadways to buckle, while asphalt roadways may develop soft spots.

For further guidance, refer to the National Highway Traffic Safety Administration—Driving in Severe Weather ([nhtsa.gov/road-safety/driving-in-severe-weather](https://www.nhtsa.gov/road-safety/driving-in-severe-weather)).

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Weather and rural roads

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- R**ested and alert
- I**mpairment free
- V**ehicle maintained
- E**nvironment aware

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Winter driving

Winter driving can be challenging due to the harsh conditions that come with the season. It's crucial to prioritize safety above all else. Always check the weather and road conditions before you head out. Safe driving is no accident—it's a conscious effort made by responsible drivers.

- 1 Reduce speed:** On slick or snow-covered surfaces, it's harder to control or stop your vehicle. Avoid harsh braking to prevent loss of traction.
- 2 Increase following distance:** Double your normal following distance to allow ample time to stop for vehicles ahead.
- 3 Avoid cruise control:** In wintry conditions, maintain full control of your vehicle.
- 4 Prepare your vehicle and yourself:** Carry essentials like a snow shovel, ice scraper, jumper cables, flashlight, and warning devices. Remove snow from lights and sensors to increase visibility and effectiveness. Dress in layers and have extra food for emergencies.
- 5 Stay with your vehicle in an emergency:** If stranded in wintry weather, remain with your vehicle, and don't overexert yourself. Ensure the exhaust pipe is clear of snow and run the engine sporadically—just long enough to stay warm.

For further guidance, refer to National Highway Traffic Safety Administration Winter Driving Tips (nhtsa.gov/winter-driving-tips).



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