



TOIRMA Update

By Jim Donelan

TOIRMA Executive Director

Intersection Safety

HERE IS AN OLD SAYING that goes something like this, “whatever is the numbered day on the calendar of the first snow, determines the number of snows we will have this winter season.” Well, this year the snow came early, Halloween, October 31st. I guess this means we have 30 more snow events coming our way. Whether you subscribe to this type of folklore or not, it’s safe to say that winter is here and that it will snow in Illinois.

The TOIRMA management team reviews our major claims on a regular basis. These discussions help us examine recent and ongoing claims impacting the TOIRMA Program. During the past winter season, we had several claims related to accidents at intersections. Unfortunately, in some instances, our drivers did not see other vehicles.

An intersection is one of the few places on the road where a driver will purposely cross the path of other vehicles. Regardless of who may be at fault, many motor vehicle accidents happen at intersections. The following are tips on how to avoid intersection accidents:

- As you approach an intersection (controlled or not), never assume the other driver is going to yield. Take your foot off the accelerator and cover the brake and be ready to stop.
- If you are approaching an intersection where the light has been green for a while, cover your brake and prepare to stop.
- When the traffic light does turn green, wait to make sure traffic has stopped. Never assume other drivers are going to stop.
- When proceeding through an intersection look left, then right, then left again if possible.
- Always wear your seatbelt and watch for pedestrians, bicyclists, skateboarders, etc.
- Avoid distractions such as your two-way radio, your mobile phone or any passengers.
- Use your signals. In an uncontrolled intersection you may use hand gestures to move someone through the intersection ahead of you.
- Remember that an intersection accident will happen within the first few seconds of entering a crossroads situation. This sounds simple, but if you can apply the above rules in those 2-3 seconds you may avoid an intersection accident.

- **Take into account bad weather.** Slow down. Anticipate others sliding through an intersection.

Remember “Lights on for Safety”

TOIRMA encourages drivers to keep their headlights on, day or night. Data indicates that driving with headlights on during the daytime, reduces accidents. According to the *National Law Review*, “While daytime headlight usage reduced the number of two vehicle crashes by 5.7%, it also resulted in the reduction of pedestrian accidents by 12% and a 23% reduction in motorcycle accidents involving vehicles coming from the other direction.” In Illinois, all drivers are already required to use headlights when windshield wipers are in use and during low-light conditions. Although not a requirement, using headlights during the daytime makes your vehicle more visible.

Please consider the following when driving your township vehicles:

- Turn your headlights on in the daytime for greater visibility.
- Remember the law ... if your windshield wipers are on ... your headlights should be on too.
- Replace headlight bulbs as soon as they go out.
- Make sure your headlights are clean and free of dirt and debris.



TOIRMA has a new “Lights on for Safety” safety sticker available to members.

The sticker is designed to remind drivers to drive with their lights on, day or night. If you would like a safety sticker, please feel free to contact Danielle Smith, (217) 444-1204, dsmith@cctmsi.com.

Thank you for your attention to these matters. Let’s hope by slowing down, and taking precautions, we will all enjoy a safer and accident free winter season.

As always, if you have any additional questions, please feel free to contact me toll-free at (888) 562-7861 or by email at jdonelan@toirma.org.

Think Safe ... Drive Safe ... Work Safe