



Preventing Parking Lot Accidents

Parking lots present unusual hazards in comparison to regulated roadways. Drivers encounter access routes, thoroughfares and designated lanes that are vaguely marked, narrow or obstructed by double-parked vehicles. In addition, pedestrians, cyclists, and vehicles move in different directions and may have little regard for parking lot signs and traffic.

When you've determined that it's appropriate to enter a parking lot, operate your vehicle at a safe speed. What's the safe speed for driving in a parking lot? The proper answer isn't a number. Imagine each vehicle as representing an intersection. For example, exiting out of a thoroughfare may create a T-bone scenario with your vehicle and another vehicle. A safe speed allows you to scan every parked vehicle for "live parking", which is a parked vehicle with a person in the driver's seat. In the winter, visible exhaust will come from their tail pipe, which indicates that the vehicle can move from its parking spot at any time. Scan for vehicles on all sides of your vehicle to anticipate if they'll move into your pathway.

In parking lots, treat intersections as a four-way stop unless otherwise marked. Approach these intersections by first looking left towards possible cross traffic, looking right and then left again. At these thoroughfares, your visibility can be obstructed from vehicles parked at the end of a row.

In these cases, maintain a safe speed, be ready for any hazards that may suddenly appear and position your foot above the brake pedal. Don't rely on other drivers to obey traffic signs or to treat an intersection as a four-way stop.

Use the **FACTS** approach (focus, awareness, communication, time, and speed) to dramatically reduce the risk of collisions in a parking lot.

As a driver, start by focusing, identifying the path of travel, and determining the layout of a parking lot. Before entering, be aware of the surrounding area, especially if you're operating a large vehicle, such as a truck or tractor-trailer, with restrictive maneuverability.



Risk Insights

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In parking lots, beware of vehicles cutting through the parking lot on angles, driving over painted lines and misusing thoroughfares. These vehicles are difficult to spot as they usually cut through the lot at a faster speed than appropriate. Again, travel at a speed that allows you to be aware of your surroundings, so that you can detect these types of hazards.

Assume that pedestrians of all ages will step out at any time in front of your vehicle. Approach kids and youth with caution as they may disregard the risk of moving vehicles. Also, slow down for the elderly as they may have slow reflexes and poor vision and hearing. Decelerate to a crawl and approach with extreme caution.

Observing actions and obtaining eye contact are important driving tactics for identifying potential hazards. If you're unsure of what a hazard is going to do, tap on your horn and obtain eye contact. Make potential hazards aware of your presence. This will help you determine the right course of action before proceeding. Attempt to communicate in this manner whenever it's possible. At a four-way intersection, the vehicle to your right always has the right-of-way.

● Parking Your Vehicle

There are areas where no parking is permitted, which are indicated by signs or pavement/curb markings. Don't park on crosswalks, bus stops or loading zones unless you're briefly loading or unloading a delivery. Be mindful that double parking is an illegal act that presents a hazard.

When looking for a vacant parking spot, scan safely, be aware of your surroundings and identify hazards. Once you intend to park, communicate by signaling in the direction of your move. It's best to choose a parking spot in a secure area where you won't have to reverse your vehicle upon departure.

This allows you to move forward into the thoroughfare with better visibility. If you must back up, it's best to pick a spot where you can do a "driver's side back". This provides you with the most visibility of the activities behind your vehicle. Use your mirrors properly and look over your left shoulder.

Parking Procedures:

- Always apply the parking brake
- Shift vehicle into lowest forward gear for standard transmission or "park" for automatic transmission
- Shut off the engine
- Remove keys from the ignition
- Lock the vehicle

Annually, serious accidents occur as parked and moving vehicles are hit in parking lots. Drivers that enter parking areas are responsible for operating their vehicles in a slow, safe and cautious manner, which minimizes the chances of an accident. Apply the Northbridge FACTS defensive driving principles in parking lot scenarios!

About Us

We have a history and reputation for innovative commercial and specialty insurance solutions created with the customer in mind. Working closely with our broker partners, we offer tailored solutions and superior service.

For more information, contact your Risk Services Consultant or our Risk Services Department at **1.855.620.6262**.