

° defensive driving tips

You should be in defensive driving-mode every time you start that ignition, and not just when a dangerous situation presents itself. What mom and dad told us is true, and it bears repeating — remember the 12 tips below and don't be another statistic.

- 1 Always wear your **safety belt**. Always. Insist that your passengers wear their safety belts, too. (By the way, both are required by law.)
- 2 Don't drive while under the influence of alcohol or drugs. If taking medication, read all labels for warnings before driving.
- 3 Don't drive like you own the road; drive like you own the car.
- 4 Never exceed the posted speed limit.
- 5 Maintain a safe distance between you and the car ahead of you (at least two seconds' worth in normal driving conditions; add one second for each adverse driving condition, such as bad roads and/or weather).
- 6 Yellow lights mean proceed with caution, not speed up to get through an intersection!
- 7 Look left and right before driving through intersections.
- 8 Use turn signals, and give the cars behind you ample time to react before you make a turn.
- 9 Before passing a car, make sure you're in a passing zone.
- 10 Be aware of any potential road hazards, and watch for cars that suddenly swerve from their lanes.
- 11 Wind or rain = drive slower. Angry or emotional = get off the road. Road rage and emotional driving kill. So does driving when you're tired or in pain.
- 12 Drive a well-oiled — and well-maintained — car.
Keep it clean, keep it running, keep it safe.

👉 Hip Tip! Don't look them in the eyes
When passing, never look directly at an approaching car's headlights. Use the right edge of the pavement as a lane guide until the other car has passed.



° auto maintenance checklist

Better care for a better ride

Your car, truck, SUV or van needs to have regular check-ups like you do, in order for it to perform the way you want it to. You should always refer to your Owner's Manual for the manufacturer's recommended maintenance schedule, but here's some general guidelines to get you started.

At least monthly

- ✓ Inspect lights
- ✓ Check tire pressure

3,000 - 5,000 miles or 3-4 months

- ✓ Change oil and filter
- ✓ Lubricate chassis
- ✓ Inspect belts and hoses (usually done during every oil change)
- ✓ Check fluids
- ✓ Inspect wiper blades

6,000 miles or every other oil change

- ✓ Rotate tires
- ✓ Balance wheel
- ✓ Inspect brakes

12,000 - 24,000 miles or as indicated by inspection

- ✓ Replace air filter

12,000 - 24,000 miles

- ✓ Check wheel alignment

24,000 - 100,000 miles

- ✓ Replace fuel filter
- ✓ Perform automatic transmission service

40,000 - 100,000 miles

- ✓ Flush and refill cooling system

60,000 - 100,000 miles or 5-8 years

- ✓ Replace belts and hoses

60,000 - 100,000 miles (when equipped) or 5-8 years

- ✓ Engine timing belt replacement

Annually

- ✓ Conduct air conditioning performance check

👉 Hip Tip! The one-cent tire inspection

Along with pressure and rotation, tread depth is an important indicator of the well-being of your wheels. For a quick (and cheap!) inspection, place a penny, President Lincoln-side facing you and upside down, between two tread ribs in the center of a tire. If the top of his head is showing above the ribs, you're down to 2/32 of an inch or less — time to replace your tires.

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SAFE DRIVING TIPS
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- Drive SMART
- Drive SAFE
- Drive ON!



be island-ready

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safety and security in 10 quick steps

what to do after an auto accident

An auto accident is one of the most dangerous and harrowing situations to be involved in, whether you're a driver, passenger or witness. Lives could be at stake, as well as your and/or your families' financial security. Study this list – if you should ever find yourself in an auto accident, **keep a cool head**, check yourself and everyone else for injuries, and follow the 10 steps below for safety and security.

Congratulations!

You've achieved something more than half of all young adults in Hawaii haven't: you've earned the privilege to drive.

By obtaining your permit or license, you've shown you're familiar with Hawaii's traffic laws and safety guidelines, and are on your way to becoming an experienced and capable driver.

As your insurance company, our job is to protect you and your car should you ever be involved in an accident. We also like to say that our job is to help young drivers like yourself keep your defensive edge while behind the wheel, and retain everything you've learned about driving smart and safe, and driving attentively on the road

— so you won't become just another statistic.

The numbers speak the truth: unfortunately, your age group has a high risk of being involved in a fatal accident while driving. The numbers get higher when alcohol, speeding, poor safety practices and/or nighttime driving are thrown into the mix:

- ! More 19 year-olds die in traffic crashes than any other age. The next most-fatal ages are 18, 21, 20, 17 and 22, respectively.*
- ! 18 year-olds account for the most speed-related fatalities and the most fatalities where no restraint systems (seat belts or motorcycle helmets) were used.*
- ! 41% of fatal crashes involving teenagers occur at night, between 9 p.m. and 6 a.m.**
- ! Based on claims experience and reviews of public accident reports, the 10 "most dangerous foods to eat while driving" are said to be coffee, hot soup, tacos, chili, juicy hamburgers, any barbecued food, fried chicken, jelly and cream donuts, soft drinks, and chocolate.***
- ! During a typical weekend, an average of one teenager ages 15-20 dies every hour in a car crash. More than 45% of those crashes involve alcohol.

As much as we try to help and protect our customers after an auto accident, we can't intervene when they're behind the wheel. If they don't remember to drive smart and safe, they're in danger of becoming just another statistic.

We hope the information in this brochure will be helpful to you — keep it in your car for handy reference, especially if you get into an accident. You've got many years ahead of you, so remember to **Be Island-Ready: Drive SMART, Drive SAFE,**

Drive ON!

* Source: NHTSA ** Source: NIDA *** Source: BestWeek




- 1 If it's safe, move your vehicle out of traffic. Pull off the road and turn on your emergency flashers to alert oncoming cars. Turn off your ignition to guard against fire. For nighttime accidents, place emergency flares or reflectors on the road; these can also be used to secure the scene of the accident.
- 2 **Provide and/or get immediate help if anyone is hurt.** Note and have ready the location of the accident before calling for an ambulance.
- 3 Obtain the names, daytime phone numbers, addresses, insurance company names, and insurance policy numbers of any other drivers involved in the accident. Obtain the vehicle make/model/year information and license plate numbers of their vehicles.
- 4 Obtain the names, daytime phone numbers, and addresses of any passengers involved in the accident.
- 5 Obtain the names, daytime phone numbers, and addresses of any witnesses to the accident.
- 6 Examine the damage done to your vehicle, as well as any other vehicles involved. Document as much information as you can, including the following:
 - Time of day
 - Weather conditions
 - Road conditions
 - Location and operation of street lights
 - Length of skid marks
- 7 If possible, make a diagram of the accident noting vehicle location and traveling



direction, and the location of any crosswalks, stops signs, and traffic signals.

- 8 **Do not admit fault to anyone.** Any statement of fault, or promise of financial settlement for damages, can be used against you. You may think that you were responsible for the accident, but learn later that other drivers caused it or were equally at fault.
- 9 Do not discuss the details of the accident with anyone except the authorities, your insurance agent, your insurance company and of course your parents.
- 10 **Notify the local and/or state authorities** as prescribed by law.

 **Hip Tip! Auto Emergency Kit**
Keep the following readily accessible in your car: fire extinguisher, first aid kit, flares, flashlight, jumper cables, pen and paper, spare tire (inflated), tire jack, tire-changing tools, insurance information.