

MARSH INSIGHTS: DRIVER FATIGUE - ARE YOU DRIVING IMPAIRED?

Most people are aware of the dangers of drinking and driving but don't realize that driving while drowsy can be just as fatal.

Like alcohol, driver fatigue slows reaction time, decreases awareness, impairs judgment and increases the risk of crashing.

In fact, studies show that if you go without sleep for 18 hours straight, you suffer from a level of impairment that is equal to having a blood alcohol level of .05%. If you go without sleep for 24 hours, the impairment is equal to having a .1% blood alcohol level.

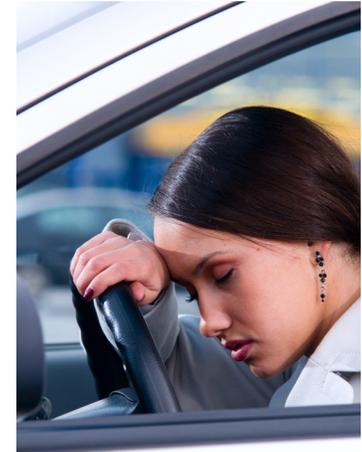
At least 20% of Canadians – an estimated 4.1 million people – admit they have nodded off at the wheel in the past 12 months.

Every year, **more than 400 Canadians die** and many more are injured because of drowsy or tired drivers.

WHY ARE DRIVERS TIRED?

There are many causes of fatigue and, where drivers are concerned, they add up to greatly increase the risk of a fatigue-related crash. Be aware that the following factors can cause you to be drowsy behind the wheel:

- too little sleep;
- interrupted or fragmented sleep;
- chronic sleep debt (too little, or poor-quality sleep over an extended period of time);
- long periods of time awake and time spent on a task;
- ignoring your internal clock (e.g., some people are less alert in the middle of the afternoon);
- time of day;
- extreme/irregular driving patterns or work schedules;
- undiagnosed or untreated sleep disorders;
- use of medications that have sedative effects; and
- consumption of alcohol when already tired.



WHO'S AT RISK?

Driver fatigue isn't just a problem for truck and bus drivers; it can affect any driver.

If you're driving tired, you're driving impaired. Those most at risk of fatigue impairment are:

- commercial vehicle drivers;
- new/young drivers, especially young men;
- shift and split-shift workers;
- people suffering from sleep disorders; and
- drivers whose lifestyle affects the quality and quantity of their sleep.

HOW DO I TELL IF I'M AT RISK?

If you notice any of the following symptoms, do the only thing that will stop driver fatigue:

Pull off the road to a safe spot and have a nap.

- loss of concentration;
- drowsiness and yawning;
- slow reactions;
- sore or tired eyes;
- boredom;
- irritability;
- missing road signs;
- drifting out of your lane; and
- nodding off.

Fatigue impairment can be prevented. Always be sure to start your trip well rested, plan to take breaks every two hours, and avoid driving between 1 a.m. and 7 a.m., when your body naturally craves sleep. Most importantly, if you feel tired, don't drive.

Please visit www.fatigueimpairment.ca for more information on driver fatigue.

Article reproduced courtesy of the Insurance Bureau of Canada.

**For more information on group home and auto insurance,
or to obtain a no-obligation quote, please contact
Marsh's Private Client Services:**

1 877 476 6727

or to request a quote online visit: www.marsh.ca/quote



This document and any recommendations, analysis, or advice provided by Marsh (collectively, the "Marsh Analysis") are not intended to be taken as advice regarding any individual situation and should not be relied upon as such. This document contains proprietary, confidential information of Marsh and may not be shared with any third party, including other insurance producers, without Marsh's prior written consent. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Except as may be set forth in an agreement between you and Marsh, Marsh shall have no obligation to update the Marsh Analysis and shall have no liability to you or any other party with regard to the Marsh Analysis or to any services provided by a third party to you or Marsh. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

Copyright © 2012 Marsh Canada Limited and its licensors. All rights reserved. www.marsh.ca

PCS0005 (C120505EE): 2012/05/17