

The art of parking safely

Moving vehicle accidents get widespread attention – and for good reason. They account for many serious crashes. But some accidents occur while vehicles are parked. In fact, losses reported involving parked vehicles struck by other motorists are on the rise. This always raises the question, “Was the vehicle parked safely and legally?” Being parked does not necessarily mean you are safe or free from liability if an accident occurs. There is more to parking safely than first meets the eye. Where you decide to park can be an important decision, one that demands forethought and good judgment.

Parking on the shoulder

No accident underscores the need for good judgment when making parking decisions more than the rear-ending by a motorist of another vehicle parked on the shoulder of the road. Occasionally, the vehicle is parked because of a legitimate emergency. Other times, for lack of a convenient place to park, the driver has pulled over to sleep, eat, look at a map or engage in some other task. Another motorist rear-ends the parked vehicle at highway speed. These types of accidents often occur at night when visibility is reduced and at times when motorists are most likely to be tired and sleepy. When tired, a passenger car driver can mistakenly perceive a parked vehicle as one traveling 65 miles per hour. Questions are invariably raised over why the vehicle was parked by the roadside:

- Was there was a legitimate emergency?
- Were emergency warning devices placed around the vehicle as required?
- Could the vehicle have been moved to a safer location?

The answers to these questions often play a critical role in determining liability and the outcome of the loss claim.

Regardless of whether you are driving a car or a truck, the potential for very serious accidents provides a strong argument against parking along the side of the road, interstate highway exit ramps or rest area entrances, unless it is unavoidable due to a real emergency. Even then, it is important to make sure your vehicle is parked as far away from the traveled portion of the roadway as possible and that it is well lit. Emergency warning devices should be placed around the vehicle promptly. Efforts should also be made to move the vehicle to a safe location as quickly as possible.

Theft-related losses

Where you decide to park can have an impact on other types of losses. The numbers of vehicle and cargo theft claims continue to increase at an alarming rate, especially since organized crime groups have shifted their focus from illegal drug trading to truck cargo thefts due to tightened border security. These losses are primarily associated with trucks and trailers loaded with cargo being left unattended and unsecured. Although vehicles and cargo are vulnerable almost anywhere, hotspots where these losses have reached epidemic proportions include metropolitan areas in California, Texas, Florida, Illinois, New York, and New Jersey. Parking only in secured areas and using theft deterrent devices, such as locks and alarms, is essential to help reduce the risk of theft losses. Above all, leaving trailers loaded with cargo unattended in unsecured areas should be prohibited.

Parking lot collisions

Parking lot collisions are another type of loss that is a source of aggravation and expense for many vehicle owners and drivers, especially when they involve hit-and-run incidents. Although generally minor, these loss claims occur far more frequently than many other types of claims and result in millions of dollars in losses each year. Drivers need to be mindful not to park too close to adjacent vehicles so that the driver of the adjacent vehicle has enough space to navigate without hitting your vehicle. Parking in well lit, spacious areas whenever possible is the best way to avoid becoming a victim.

Overturns

A less frequent, but still noteworthy, type of loss involves vehicles that overturn because they have been parked on unstable ground or inclines. Trucks parked on an unpaved shoulder of the road are particularly vulnerable, especially in areas where significant rain or spring runoff has softened the ground. Often the vehicle appears to be parked safely at first, but gradually the weight of the vehicle causes the ground to shift and the vehicle topples over. Heavy vehicles, tank trailers and trucks with a high center of gravity are at a higher risk of overturning. Occasionally accidents are reported that involve trucks rolling down an incline after the driver steps out of the vehicle without setting the parking brake or chocking the wheels. Before parking on an unpaved shoulder or incline, drivers should make sure the ground is stable enough to support the weight of a vehicle, and that the parking brake is set and wheels chocked.

Closing comment

Taking a few simple precautions can help ensure that when you are parked, you truly are parked safely. Most important, parking in a safe, legal parking area well away from the flow of traffic is important. Taking the time to consider other dangers, such as the potential for theft and the risk of being struck by another vehicle, is also wise.

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