



RISK INSIGHTS

Winter Driving Tips

Driving in the winter can be harrowing, especially in snowstorms and icy conditions. By getting your car ready for winter and using some simple tips to drive safely, you can face almost any weather Mother Nature decides to send your way.

Some safe-driving tips that will help you when roads are slick with ice or snow:

- Get the feel of the road by starting out slowly and testing your steering control and braking ability. Avoid spinning your tires when you start by gently pressing your gas pedal until the car starts to roll. Start slowing down at least three times sooner than you normally would when turning or stopping.
- Equip your vehicle with chains or snow tires. Chains are by far the most effective, and they should be used where ice and snow remain on the roadway. Remember that snow tires will slide on ice or packed snow so keep your distance.
- Reduce your speed to correspond with conditions. There is no such thing as a "safe" speed range at which you may drive on snow or ice. You must be extremely cautious until you are able to determine how much traction you can expect from your tires.
- When stopping, avoid sudden movements of the steering wheel and pump the brake gently. (Check your vehicle owner's manual, if the vehicle has anti-lock brakes, you may apply steady pressure to the brake pedal.) Avoid locking of brakes on glazed ice as it will cause a loss of steering and control. Every city block and every mile of highway may be different, depending upon sun or shade and the surface of the roadway. (
- Maintain a safe interval between you and the car ahead of you according to the conditions of the pavement. Many needless rear-end crashes occur on icy streets because drivers forget to leave stopping space.
- Keep your vehicle in the best possible driving condition. The lights, tires, brakes, windshield wipers, defroster, and radiator are especially important for winter driving.
- Keep your windows clear. Don't start driving until the windows are defrosted and clean - even if you're only going a short distance.
- Watch for danger or slippery spots ahead. Ice may remain on bridges even though the rest of the road is clear. Snow and ice also stick longer in shaded areas.

Correctly operating windshield wipers and defrosters are essential to safety while driving in snow and ice conditions. Properly maintained windshield wipers are a must; there are also special blades available that are better equipped to assist in the removal of snow from the windshield. Defroster effectiveness is essential in the initial clearing of snow and ice from the windshield - and in some instances the rear window when a vehicle is so equipped - and should be checked well in advance of need. In certain cases, a change of the vehicle thermostat will restore appropriate heat to the defroster system.

How to Avoid a Crash

- Avoid using cruise control in wintry conditions
- Steer in the direction of a skid, so when your wheels regain traction, you don't have to overcorrect to stay in your lane
- Accelerate and decelerate slowly
- Increase following distance to 8 to 10 seconds
- If possible, don't stop when going uphill

If visibility is severely limited due to a whiteout, pull off the road to a safe place and do not drive until conditions improve. Avoid pulling off onto the shoulder unless it is an absolute emergency. Limited visibility means other vehicles can't see yours on the shoulder.