



IT'S BEGINNING TO LOOK A LOT LIKE WINTER

It shouldn't be surprising that weather-related auto accidents account for a lot of insurance claims every year.

No matter where you do business, every state, including southern states, experience periods of severe winter weather. Commuters and employees who drive as part of their job face driving risks every day, but especially in harsh weather.

Keep an Eye on the Sky

Roads covered with ice, snow, sleet, heavy rain, or freezing rain can affect vehicle traction, handling, and even visibility. These best practices may help you and your employees prepare for winter road hazards.

- **Remain alert** for scattered slippery spots, especially on bridge decks and overpasses. Frozen slush can produce ruts that can “grab” the vehicle's wheels and affect steering.
- **Adjust speed** to compensate for road conditions. Snow and ice dramatically increase the time and distance a car or truck needs to maneuver and stop. When driving on snow or ice, speed should be well below the posted limit.
- **Leave extra room** between you and the vehicles around you. This could give you an extra second or two for reacting more evenly in a surprise situation, and help avoid sudden maneuvers that can cause rear-end collisions, spinouts, or rollovers.

Outlook, Watch, Warning, Advisory – Know the Difference

The National Weather Service issues these forecasts, which are broadcast on NOAA Weather Radio and local radio and television stations. Knowing when an alert has been issued in your area helps drivers to plan accordingly.

The Driver

Drivers need patience. They shouldn't hurry to travel when driving may be difficult. They also need to pay attention to changing road conditions and stay focused on the situation. Distracted or drowsy drivers have slower reaction times, which could mean the difference between safely avoiding an accident—or not. Winter driving and behind-the-wheel distractions could be a deadly combination.

The Vehicle

You'll appreciate having your vehicle ready for winter, too. Check the windshield fluid level, and ensure the wiper blades are appropriate for cold weather. Clear all windows of snow, frost, or ice before hitting the road.

Cold weather affects tire pressure, which should be checked as temperatures drop. Sufficient tire tread depth is essential for better traction. If your state allows tire chains, keep a set handy. If you drive long distances or in rural areas, carry emergency supplies in case of a breakdown.

Be Prepared

Federated's Shield Network[®] offers a selection of risk management materials and videos that can help your employees prepare for cold-weather driving. Please make it home safely every day.

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