Be Aware of Winter Driving Hazards

Severe winter weather can be both intimidating and dangerous for automobile travel. The Federal Highway Administration estimates

that over 500,000 automobile accidents in the United States are caused each year by snow, sleet, and ice on the nation's roads,

highways, and freeways. And nearly 2,000 motorists per year are killed due to these treacherous weather conditions. So here are some

winter weather driving tips to pass on to your clients and prospects.

• Watch weather reports or check the Internet prior to a long-distance trip. Delay the trip if bad road conditions are expected

due to snow, sleet, or ice.

Dress warmly, keep your cell phone by your side, make sure you have at least half a tank of gas, and bring an emergency

kit with you. A warm blanket should be part of the kit.

Accelerate or decelerate slowly on snow or ice. Drive slower than normal.

• The normal following distance of 4 seconds for dry pavement should be raised to 9 or 10 seconds for winter weather

conditions, giving you a wider safety margin.

Try not to power up hills, since applying extra gas on snow- or ice-covered hills can start your wheels spinning. Instead, try

to get more inertia prior to the hill since this momentum will help carry you to the top.

If you become snowbound, stay with your vehicle and phone for help. Tie a brightly covered piece of cloth to your antenna

or place a cloth at the top of a rolled up window to signal distress. Put your emergency flashers on as well.

• If possible, periodically start the engine and heater to maintain some level of warmth in your vehicle.

Get more personal lines insurance and risk management tips and ideas from IRMI.

Copyright 2015

International Risk Management Institute, Inc.