

Risk Solutions

Winter Driving Safety

When winter weather strikes, drivers face extraordinary challenges on the road. Snow, ice, rain, fog and high winds contribute to reduced traction and visibility. Weather related crashes, those that occur in the presence of adverse conditions and/or slick pavement, account for 22% of all vehicle crashes and 16% of all crash fatalities annually.* The following information should help you navigate the winter months in a safer manner.

Be prepared

- Check coolant levels and ensure the proper mixture for your specific environment
- Before the winter season check fluid levels to include oil, brake, transmission, power steering and windshield washers
- Have tires inspected to ensure they are in good condition and properly inflated
- Know how your car should react in snow based on front, rear, all-wheel drive, regular, and anti-lock brake systems
- Even a well-maintained vehicle can break down. The following items should be in your vehicle to ensure you are prepared for emergencies:
 - Chains or traction tires
 - Cell phone and charger
 - First aid kit
 - Flashlight
 - Flares and a white flag
 - Jumper cables
 - Spare tire in good condition
 - Windshield Wipers
 - Fluids—Windshield Washer, Anti-Freeze, Oil
 - Basic tools - jack, lug wrench, shovel, ice scraper
 - Extra warm clothing, blankets, boots, hat and gloves
 - Extra food & water
 - Maps
- Keep your gas tank at least half full
- Clear snow, ice and frost from the vehicle to ensure visibility and limit the likelihood of windows or mirrors being covered while driving
- Adjust mirrors and be aware of blind spots
- Always drive with your headlights on
- Avoid using cruise control; cruise control can exacerbate problems should the vehicle lose traction
- Slow down; speed limits are designed with ideal road conditions in mind
- Avoid sudden changes in speed or direction
- When driving at night, leave your headlamps on low beams when driving in snow or fog
- Unless travel is absolutely necessary, stay off the roads during major storms

Tips to prevent loss of traction

- First and foremost reduce speed and increase following distance
- Focus your eyes down the road to identify hazards early, this allows for proactive rather than reactive countermeasures
- Use extra caution on bridges, corners and in shaded areas where ice forms first and lasts longest
- Follow all jurisdictional chain and traction tire laws. Chain up early.
- If you start to skid, don't panic or brake. Take your foot off the accelerator and steer gently in the direction you want the vehicle to go.
- Don't pass snow plows or sanding trucks; be patient.

Take your time

- Check road conditions and weather reports before you leave
- Use well-maintained, primary thoroughfares and be rested and alert to changing conditions
- Make others aware of your travel plans and routes



Responding to special weather conditions

- **Fog** – slow down and use low beams. Pull safely off the road in dense fog.
- **Hydroplaning** – let off the accelerator slowly and steer straight until control is regained. Watch for water accumulation on road surfaces. Hydroplaning can occur where there is as little as 1/12" of water and at speeds as low as 30 mph.
- **Black ice** – this is especially dangerous because you can't see it. Look for the absence of water spray on what appears to be a wet surface. Watch for ice forming on side mirrors. Look for shiny road surfaces.
- **Tornado** – don't try to outrun it. Get out of the vehicle and seek shelter or a low area such as a ditch to lie down in. Stay face down to protect against flying debris.

Always remember these safe driving essentials

- **Avoid distracted driving** – Keep your eyes on the road, your hands on the wheel and your mind on driving.

- **Don't drive while impaired** – Be responsible; don't drink and drive. Remember that drugs, legal and illegal, can be just as deadly on the road as alcohol.
- **Monitor speed** – Obey all posted limits or drive slower if conditions such as heavy traffic or inclement weather dictate.
- **Don't tailgate** – following too closely limits your vision and reduces your space cushion.
- **Buckle up** – Always use vehicle restraint systems. Make sure car seats are properly installed and utilized.

If you do break down or get stuck

- If your vehicle is in a safe location stay in it and wait for help
- Turn on emergency flashers
- Conserve fuel by running the heater no more than 10 minutes each hour
- Make sure exhaust pipes are clear of snow and ice to prevent carbon monoxide poisoning

➔ Questions on Loss Control or Safety

- Visit the site: [Risk Solutions Center](#)
- Call us: **888.560.2635**
- Email us: RSC@us.qbe.com

QBE North America

55 Water Street
New York, NY 10041

Tel: 212.422.1212
Fax: 212.422.1313
qbe.com/us

* https://ops.fhwa.dot.gov/weather/q1_roadimpact.htm

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