

WINTER-WISE DRIVING TIPS

- **When you're on the road in winter, pay attention to weather reports.** Respect winter driving times and remember there are only nine hours of daylight driving time in midwinter—even fewer if a storm is imminent.
- **Become familiar with your vehicle's winter-weather operating characteristics.** Front wheel-drive vehicles generally handle better than rear-wheel vehicles on slippery roads because the weight of the engine is on the drive wheels, which improves traction.
- **Keep your windows clear**, inside and out. Clean head, tail and brake lights.
- **Avoid parallel parking when icy.** It's easier to get stuck when you have to turn your wheels.
- **Never decrease tire pressure** in an effort to gain traction. All you'll do is wear out the tires.
- **Keep your gas tank at least half full.** Fill the tank before you park for lengthy periods. This will help prevent fuel line freeze-up and be a lifesaver if you become stranded.
- **Leave ample stopping time between you and the car in front of you.** Braking distance can be up to nine times greater on snowy, icy surfaces than on dry roads.
- **For vehicles equipped with Antilock Braking Systems (ABS)—STOMP—**firmly depress the brake pedal. **STAY** on the brakes—do not pump brakes. **STEER** where you want the vehicle to go. It is normal to hear noise and feel the brake pedal vibrate while you are applying continuous pressure to the brake pedal.
- **Gently pump non-ABS brakes** to stop the vehicle. Take any corrective action gradually—you need to maintain full control of the vehicle. Refer to the vehicle operations manual for proper methods to correct skids.
- **Lock the car, even in bad weather.** If locks freeze, heat the key. Don't pour hot water on the lock—it'll just refreeze.
- **If you need to turn on the windshield wipers, then turn on the headlights, too.** Low beams are advisable in wet weather.
- **Bridges get slick and icy before roads do.** Bridges can be 5–6° colder than roadways, so drive with extreme caution when weather gets around freezing.
- **Stay with your car while warming it up.** An unattended, running car invites theft.

SURVIVAL TIPS IF STRANDED

The best advice is to remain with the car. If nothing else, you are guaranteed shelter. Other helpful tips include:

- **Tie a bright colored cloth** (handkerchief, towel, etc.) to the car's antenna, driver door handle or outside mirror.
- **Keep the exhaust pipe clear of snow.** Poisonous gases can filter into the car if the pipe is clogged.
- **Run the engine and heater no more than ten minutes every hour**, leaving a downwind window slightly open for ventilation while the engine is running.
- **Light a flare** or turn on a flashlight to let others know you're stranded in the car.
- **Use floor mats, seat covers and blankets for added warmth.** If you must leave your vehicle during a blizzard, secure a line of rope or cord to you and your car to avoid becoming lost or disoriented.
- **Never eat snow**—It will chill you. Instead, melt it for drinking water.
- **Remain calm.** Chances for rescue are better if you stay in the car.

WIND CHILL TEMPERATURE INDEX

The National Weather Service (NWS) implemented a revised wind chill temperature index in November 2001. This wind chill formula produces significantly warmer temperatures than the previous index.

Learn more about the wind chill index online at www.nws.noaa.gov/om/windchill/index.shtml.

● FOR MORE INFORMATION ●

OII offers free consumer brochures covering a variety of homeowners and auto insurance issues, consumer safety tips and insurance laws. Or visit our Web site for a variety of consumer related materials available for downloading at www.ohioinsurance.org.

Online version of **Winter Safety Tips** available at www.ohioinsurance.org/consumers/fact_pak.asp.



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WINTER SAFETY TIPS



AUT
HOME
& TIPS!

Preparing your home and auto before winter is the safe and smart thing to do. Take time every fall to “winterize” your home and cars so you’re better prepared when the cold weather arrives.

PROTECTING YOUR HOME

- **Every home needs a disaster supplies kit.** Items to include are a battery-operated radio, flashlight, candles, matches, extra batteries and a set of house and car keys. Add prescription medication and baby formula and supplies, especially if there’s a chance that roads will be impassable. Stock ample fireplace wood and nonperishable foods that can be eaten without heating. Keep bottled water and juices on hand in case power and water supplies are interrupted. Keep a nonelectric can opener in the disaster supplies kit.
- **Remove dead tree branches.** Ice and snow combined with winter winds can cause limbs to snap. This is a hazard to your home, cars and pedestrians.
- **Repair hand railings and keep sidewalks and steps clear of snow and ice.** A nasty fall on icy pavement can lead to an even nastier injury or lawsuit.
- **Clean gutters.** Snow and ice can build up quickly in gutters, especially when clogged with leaves and debris. When thawing begins, water has nowhere to drain and can back up under your roof and eaves, causing water damage to ceilings and walls. Investigate gutter caps or screens to keep gutters debris-free or installing heating cables along the gutter to prevent ice buildup.
- **During winter, drain pipes if your power goes off or if you plan an extended stay away from home.** Draining pipes will keep them from freezing or bursting should there be a sudden drop in temperature or power failure. To drain, turn off the water heater and main water supply, open all faucets in the house and drain the system by keeping the valves open. Drain all toilets, holding the lever down until the tank empties. If well-water is used, the pump’s electric switch should be shut off and the pressure tank and system should be drained.

- **Check your homeowners insurance policy now** to make sure coverage and limits are adequate. Ask your insurer to explain what’s not covered by the policy. This helps eliminate surprises following a loss. Ask about policy discounts and endorsements to assure you have adequate insurance coverage.
- **Make sure auxiliary heaters and fireplaces are adequately maintained and serviced.** Many fires related to auxiliary heating sources are preventable through simple maintenance. Before installing a wood-burning stove, check with local fire officials as to codes and proper installation techniques. Do not store kerosene in a non-approved container or in the home.
- **Take inventory of your household furnishings and belongings** by photographing or videotaping your rooms. It will help speed the claims settlement process. Keep the inventory off-premises in a bank safe deposit box. Download an inventory form at www.ohioinsurance.org/renters_insurance/images/inventory.pdf.



WINTER TERMINOLOGY

It’s important to understand winter storm terms so that you can prepare for walking or driving excursions.

- **Winter Storm Outlook:** Issued 48–72 hours before the event, an outlook is given when forecasters believe winter storm conditions are possible.
- **Winter Storm Watch:** Issued 12–48 hours before the event, a watch alerts you to the potential of a variety of winter weather conditions (heavy snow, blizzard conditions or significant icing).
- **Winter Storm Warning:** Issued 6–24 hours before the event, severe winter weather conditions are expected to occur (heavy snow, freezing rain or sleet).
- **Heavy Snow Warning:** In southern Ohio—4–5" or more in 12 hours or less, or 6" or more in 24 hours or less. In northern Ohio—6" or more in 12 hours or less, or 8" or more in 24 hours or less.
- **Significant Icing Warning:** Ice accumulation of 1/4" or more from freezing rain or an accumulation of 1/2" or more of sleet.
- **Blizzard Warning:** Issued for sustained or gusty winds of 35 mph or more and falling or blowing snow creating visibility below 1/4 mile. Blizzard conditions should be expected for at least 3 hours.

WINTERIZING YOUR AUTO

- **Prepare a winter emergency kit for your cars** and keep it in the trunk with:
 - At least two blankets or a sleeping bag
 - Waterproof matches and candles
 - Extra clothing, particularly boots, hats and mittens
 - A steel shovel and rope to use as a lifeline
 - Dry food rations such as raisins, nuts and candy
 - A flashlight with spare batteries
 - Emergency flares
 - First-aid kit and necessary medications
 - A metal coffee can to store small items and for melting snow to drink
 - Sand or non-clumping cat litter for tire traction if your vehicle gets stuck in ice or snow
 - A cell phone and car charger or change for pay phones
 - A bright colored cloth to use as a signal for help
 - Jumper cables
- **Winterize your car.** Get a tune-up and be sure to check car battery levels. Consider snow tires or chains, as your travel dictates, but be sure to check with local authorities as some locales prohibit their use.

Other car care tips include:

 - Check radiator coolant and sturdiness of hoses/belts
 - Refer to the car manual to see if a lighter grade oil is recommended for winter driving
 - Change burned-out headlights, tail lights and turn signals
 - Check tire tread and wear—minimum tread is 1/16" for adequate traction
 - Make sure brakes are in proper working order
 - Keep spare window washer fluid in the trunk and make sure the washer blades are in good working condition