

## Winter Driving Tips

Thousands of motorists are stranded on our nation's streets and highways during the winter months. Some die. Many others suffer injuries and frostbite. Many others put up with delays and the inconvenience of waiting until someone up ahead is towed or pushed out of trouble.

These situations can be avoided this winter by following these suggestions:

- Stay off the road when traveler's warnings are issued.
  - (1) When police and weather officials issue winter storm alerts, they mean business, and they're talking to you. Many motorists wind up stranded on the highways because they leave home or work after being warned that roads are impassible.
  - (2) If you're away from home and road conditions suddenly become impassible, stay where you are. As much as you might want to get home, you won't accomplish a thing by getting stuck in a snowdrift halfway there. Don't bet your life (or anyone else's) on a four-wheel drive vehicle. In a full-scale blizzard, you're not much better off than someone in a conventional car—especially if he's home and you're up to your axles in snow.
- "Winterize" your vehicle before the snow starts flying. Many motorists find themselves stuck or stranded each winter because of car trouble that could have been avoided by simple preventive maintenance. The following items should be checked before the first snow hits and service stations are jammed:
  - (1) Battery Charge and Condition
  - (2) Radiator Coolant, Hoses, Thermostat
  - (3) Spark Plugs, Points, Engine Timing
  - (4) Tire Tread
  - (5) Defroster and Heater
  - (6) Headlights, Taillights, Turn Signals
  - (7) Wiper Blades and Washer Fluid
  - (8) Winter Grade Oil
  - (9) Brake Condition and Adjustment
- Keep an emergency survival kit in your vehicle. The following items should be stored in your vehicle before winter weather sets in:
  - (1) Several Warm Blankets
  - (2) Small Shovel and Sand and/or Kitty Litter
  - (3) Safety Flares
  - (4) Flashlight and Extra Batteries
  - (5) Jumper Cables
  - (6) A Red Flag or Cloth
  - (7) Warm Socks
  - (8) Extra Pair of Gloves or Mittens
  - (9) Warm Hat or Cap

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- (10) Several Old Sweaters or Shirts
  - (11) Spare Ice Scraper
  - (12) Several Chocolate or High Energy Food Bars
- Be a winter-wise driver. Driving on ice and snow calls for a special brand of skill and caution in order to stay out of accidents and keep from “Spinning Your Wheels” this winter:
    - (1) Leave early and expect any trip to take twice as long as normal.
    - (2) Plan your route to avoid steep grades and lightly-traveled roads.
    - (3) Slow down. Slick pavement means reduced traction and loss of control on snow or ice. Under these conditions, there’s no way the posted speed limit is a safe speed.
    - (4) Increase following distance. It can take from three to ten times farther to stop on winter-slick pavement than on a dry road. The “2 second rule” for safe following distance must be increased accordingly to avoid “rear ender” accidents.
    - (5) Stop gradually by “pumping” or “squeezing” your brakes, use your transmission to slow the car. Never slam on the brakes when on ice or snow.
  - If you do get stuck, here’s how to survive until help arrives. If all your precautions fail, and you find yourself stranded, remember the following:
    - (1) Don’t panic. Think before you do anything.
    - (2) Stay with your car unless there is a house or other occupied building in sight.
    - (3) Use your emergency kit. Don additional layers of clothing as needed but not so much that you start to perspire. Tie the red cloth to the vehicle’s antenna.
    - (4) Make sure the exhaust pipe isn’t blocked with snow. Check periodically to make sure it stays clear.
    - (5) Run engine for only 15 minutes at a time to conserve gas. Keep a downwind window cracked slightly to provide ventilation.
    - (6) Keep close watch for other vehicles or road crews. Be ready to signal with your flares, horn, vehicle lights and flashlight.
    - (7) Listen to radio reports. They may tell you when a rescue crew will be in the area.
    - (8) If your fuel runs out before help arrives:
      - Bundle up in blankets. Try to keep your entire body surface covered to keep the heat in.
      - Change positions every few minutes.
      - Clap hands and stamp feet vigorously to maintain circulation.
      - If more than one person in vehicle, wrap up together in blankets to share body heat.

**Don’t give up hope. Don’t panic and try to walk to safety. Your chances for survival are much better if you stay in your vehicle.**

Contact your local Great American Loss Prevention Specialist for additional information.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.  
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