



FOREST & LOGGING

Winter Driving

The winter driving season is in full swing for much of the country. It seems many people forget how to drive in bad weather during the long summer season, which means sharing the road with lots of drivers who don't get much practice dealing with rain, snow, ice and fog. Consequently, auto accidents tend to increase dramatically during the first few big weather changes of the season.

Sudden snow storms and freezing conditions create dangerous driving conditions and many areas also experience heavy fog in the winter which can reduce visibility to near zero. All of these conditions can contribute to winter driving accidents.

Fortunately, auto accidents are often preventable. By driving defensively, using good judgment, and following these winter driving tips, you can significantly reduce your chances of being involved in a motor vehicle accident.

1. Slow down when the road is wet, slippery, icy or while driving in fog. Excessive speed is a major cause of winter driving accidents and slippery roads can double or triple your stopping distance. Slowing down will give you extra time to stop, avoid hazards, and maintain traction.
2. Increase your following distance on slippery pavement or in fog. You should be at least 4 seconds behind the vehicle in front of you. If you are driving a large truck, increase this distance to 6 seconds.
3. Always drive defensively and anticipate other driver's mistakes. Think ahead and always leave yourself an out to avoid the accident.
4. Remember to always wear your seatbelt even if your vehicle has airbags. They have been proven to save lives.
5. Turn on your headlights in bad weather. This helps other vehicles see and avoid you.
6. Tire tread is much more important for winter driving. Badly worn tread reduces winter traction and increases the likelihood of hydroplaning. Inspect your tires now and replace any that have less than 1/8 inch of tread, wear bars or other defects.
7. Accelerate, brake, and steer gradually while driving on wet, snowy or icy roads. Sudden changes may make you lose control.
8. If you don't have anti-lock brakes, remember to pump your brakes when trying to stop on slippery surfaces. Standing on the brake can cause skidding, which may result in a loss of steering control.

9. If you find yourself in a skid, don't panic. Take your foot off the brake and if necessary, turn the steering wheel in the direction the rear of the vehicle is sliding. Turning into the skid should help you straighten out.
10. Carry chains if you drive in the mountains where sudden storms can arise. Even major roadways like interstates have mountain passes that may require chains in the winter.
11. Be aware of conditions that may cause hydroplaning. This usually occurs when roads have enough water on them that you can easily see reflections of street signs or other objects. During hydroplaning, your tires lose contact with the road and begin riding on a film of water. This causes a loss of steering and stopping ability. Reducing speed reduces your chances of hydroplaning. If you begin to hydroplane, take your foot off the gas. Do not apply the brake until traction is restored. Strong braking without traction can cause skidding and loss of control.
12. Use your low beams while driving in fog and drive slowly. If you can't see, pull over into a safe parking area and wait for better visibility. Do not stop in the traffic lanes. This creates an extremely hazardous condition and could result in an accident.

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This content was written by Joe Kovalick, CSP, West Coast Loss Control Director for Everest National Insurance. This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

Victor Insurance Managers Inc. (fka Victor O. Schinnerer & Company, Inc.) recently filed in all U.S. jurisdictions to re-brand and change its name. This name change has become effective in almost all states while still pending in several states, which we expect will complete their approval processes shortly.

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