

Loss Prevention

Please route to:

- Owner
- General manager
- Sales manager
- Service manager
- Office manager

Winter driving safety

Skidding, slipping, sliding and spinning. Driving in bad winter weather can be challenging and costly. Property damage, disability payments, workers' compensation claims and lawsuits can result from vehicle collisions. Keep in mind that winter driving can be hazardous in any part of the country and that conditions vary depending on geographical region. In the northern and northeastern regions winter means snow and ice. In the southeast and southern regions, it can mean heavy rain and occasional ice. In the far west and northwest, fog and rain can make for dangerous commuting.

However, inclement weather does not cause accidents. Accidents happen when drivers fail to adjust their vehicle's speed and stopping distance on wet, muddy, icy or snow-covered roads. The key to safe winter driving is preparation. Both the driver and the vehicle must be ready for adverse weather conditions. It is your responsibility as owner or manager to make sure your employees are ready for the worst.

Preparation

- Equip the vehicle with an emergency kit containing: blankets, first-aid kit, flashlight, jumper cables, flares, shovel, snow chains and a bag of salt, sand or kitty litter for traction.
- Install snow tires.
- Familiarize the employees with the vehicle, its controls and operating characteristics.
- Learn how to use ABS brakes properly.
- Stress use of seatbelts.
- Listen to weather reports.
- Be ready for changing conditions. When inclement weather sets in, it is the driver who is already in motion that is most likely to be involved in an accident.
- Provide an accident report form with each vehicle and train employees how to use them.

Getting started

- Let the motor warm up to assure reliable performance.
- Scrape and clear all windows.
- Clean and free frozen wiper blades.
- Wash road splatter from headlights, tail lights and windows periodically.
- Turn headlights on before driving and leave them on to help others see you.

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Loss prevention information

For questions about this loss prevention topic, contact the Zurich Risk Engineering Department at **800-821-7803**.

On the Road

Ice and Snow

- Drive slowly.
- Don't tailgate; leave plenty of room between yourself and the vehicle in front of you.
- Test traction by braking at low speed to get the feel of the road.
- Avoid congested, hilly, sharp and winding roads.
- Be careful when turning or changing lanes; don't oversteer or make sudden movements.
- Slow down on bridges and shady areas where ice forms first.
- Four-wheel drive vehicles may get moving quicker on ice, but they cannot stop any faster.

Rain and fog

- Decrease speed as forward visibility is reduced.
- Increase following distance; leave more room between you and the car in front of you.
- Turn headlights on to low-beams.
- Use turn signals well in advance of any turn or lane change.
- Tap on the brake pedal several times before stopping to warn drivers behind you.
- Do not pass other vehicles when fog is present.
- If you must stop, exit the highway or get as far away from the road as possible and leave parking lights on.

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