ALLIANZ GLOBAL CORPORATE & SPECIALTY®

SEASONAL DRIVING

ALLIANZ RISK CONSULTING



Driving in the winter can be harrowing, especially in snowstorms and icy conditions. By getting your car ready for winter and using some simple tips to drive safely, you can face almost any weather Mother Nature decides to send your way. The National Safety Council offers the following tips.

PREPARE YOUR CAR FOR WINTER

In addition to annual maintenance, here are some tips to winterize your car:

- Test your battery; battery power drops as the temperature drops
- Make sure the cooling system is in good working order

- Have winter tires with a deeper, more flexible tread put on your car
- If using all-season tires, check the tread on your tires and replace if less than 2/32 of an inch
- Check the tire pressure; tire pressure drops as the temperature drops
- Check your wiper blades and replace if needed
- Add wiper fluid rated for -30 degrees
- Keep your gas tank at least half full to avoid gas line freeze

Remember to keep your car's emergency preparedness kit fully stocked, too.



BEFORE YOU START OUT

- Clean your car's external camera lenses and side view mirrors so you'll be able to see what's around you
- Remove dirt, ice and snow from sensors to allow the assistive-driving features like automatic emergency braking to work
- In frigid weather, you may want to warm up the car before you drive it
- To prevent carbon monoxide poisoning, never leave a vehicle running in your garage – even with the garage door up
- If the forecast looks iffy, wait out the storm if possible; if you must travel, share your travel plans and route with someone before you leave

HOW TO AVOID A CRASH

The American Automobile Association (AAA) offers the following driving tips:

- Avoid using cruise control in wintry conditions
- Steer in the direction of a skid, so when your wheels regain traction, you don't have to overcorrect to stay in your lane
- · Accelerate and decelerate slowly
- Increase following distance to 8 to 10 seconds
- · If possible, don't stop when going uphill

If visibility is severely limited due to a whiteout, pull off the road to a safe place and do not drive until conditions improve. Avoid pulling off onto the shoulder unless it is an absolute emergency. Limited visibility means other vehicles can't see yours on the shoulder.

KNOW YOUR CAR'S CAPABILITIES

My Car Does What? is a national campaign to help educate drivers about the safety features built into vehicles. Search for your car and find out what safety features are already built in. www.mycardoeswhat.org

Nearly every car on the road today has safety features that can help drivers be safer. You may already know some of these, and some you may not even realize what your car has.

Some of the new safety features that can come into play in adverse conditions include:

- Anti-Lock Braking System
- · Automatic Emergency Braking
- Adaptive Headlights
- Brake Assist
- · Forward Collision Warning
- Left Turn Crash Avoidance
- Pedestrian Detection
- Traction Control
- · Temperature Warning
- Tire Pressure Monitoring

Many of these new safety features are not yet standardized. Your car's features may be different than someone else's. Be sure to check your owner's manual to best understand how your car works.

Remember, you are your car's best safety feature. Take precautions to ensure you arrive safely at your destination. If you become stranded in an unfamiliar area, do not leave your car. Light flares in front and behind the car and make sure the exhaust pipe is not blocked by snow, mud or objects.

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