

# Auto Insights

Auto and driver risk management tips provided by:



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## Safety Precautions for Extreme Weather

Driving in dicey weather conditions can be downright nerve-wracking. However, being aware of how to modify your driving during rain, tornadoes, snow and fog can help you stay calm during your commute.

### Extreme Driving Condition Tips

#### Rain and Thunderstorms:

- Turn on your headlights, wipers and defroster to increase visibility.
- Drive in the tracks of the vehicle ahead of you and reduce your speed.
- Allow for increased space between your vehicle and the one in front of you.
- If you hydroplane, hold the steering wheel straight and remove your foot from the gas.
- Pull off the road in an open area away from trees to avoid a lightning strike.



## Safety first

It is very important that you allow extra room between your vehicle and the one in front of you when driving in snow because you will need three to 12 times the amount of stopping distance that you normally need without any precipitation.

#### Tornadoes:

- If you are driving in a tornado, get out of your vehicle and find shelter. If there is not a building nearby, lie in a ditch and place your arms over your head.

#### Snow, Sleet and Freezing Rain:

- Clean ice and snow off your windows, hood and truck before departing.
- Drive with extreme caution and at reduced speeds.
- Do not brake quickly as you may spin out of control.
- If you get stuck in the snow, straighten your wheels and accelerate at a slow pace.

#### Fog:

- Slow down before you reach a patch of fog in front of you.
- Use only your low beams or fog lights and put on your defroster and wipers to increase visibility.
- If the fog is extremely thick, roll down all of your windows to hear other vehicles around you.
- If you cannot see the road's edge, pull off to the shoulder on your right and put on your emergency flashers. Do not start driving again until you can see the cars in front of you.

Helping you to avoid claims is just one of the many value-added services we provide. Call us today to learn more about all of our personal risk management solutions for your auto, home and life.

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