

Allianz Insurance plc

Prepare your vehicle for winter

Fact Sheet

As the evenings draw shorter and temperatures begin to drop, we share some simple steps to help prepare your vehicles in the run up to winter.*

Driving in the dark

Driving is significantly different in the dark and, without the correct safety precautions, potentially hazardous. At night, vision is reduced, making it much harder to see signs and other road users, such as pedestrians and cyclists. There are several things you can do to ensure your visibility isn't compromised, including:

- Checking your lights to make sure all lights in and outside your vehicle are fully functioning
- Driving slower than usual, as poor visibility means you may not see another road user or a hazard until the last few seconds. Driving at a slower speed not only means you have more time to see what's in front of you but also more time to react
- Taking regular breaks in night conditions, as the risk of falling asleep at the wheel is also greater.
 If driving at night is unavoidable, make sure you take regular, planned breaks and if you feel tired, stop and find somewhere safe to rest.

Prepare ahead

There's no better time for a service than in the approach to winter. If a service isn't possible, you can carry out your own tests. This should include:

- Routinely checking the concentration of antifreeze in the coolant system and bringing it back to the correct winter level
- Making sure the windscreen and wiper blades are in working order and that the screen wash is topped up
- Checking all lights are working and replacing any faulty bulbs immediately
- Checking the car battery and replacing it at the first sign of trouble
- Checking that the brakes are working well

• Checking the tyres for any damage to the tyre walls such as cuts, cracks or bulges. These should be dealt with immediately as they could lead to slow punctures or blow-outs at high speeds. You should have a minimum tread depth of 3mm and anything less than 2mm remaining on a tyre should be replaced immediately. Never under-inflate your tyres – it's a myth that a softer tyre means better grip.

It may be worth installing winter/all season tyres. These are tyres that are specifically designed to give increased grip in winter conditions. In instances of particularly extreme winter weather, snow chains are also worth consideration. Please note that any tyre enhancements must be fitted to the manufacturer's standard.

Putting together an emergency kit

It's a good idea to put together a winter emergency kit, in case of breakdown in the winter months. You can have peace of mind knowing that you're prepared for the worst by stocking your vehicles with the following items:

- Ice scraper and de-icer spray
- Powerful torch with spare batteries
- Reflective triangle
- First aid kit
- Warm clothing, wellington or other boots, blankets and/or a sleeping bag
- Insurance and broker documents, including any contact information for emergency claim hotlines
- Bottled water and non-perishable foods
- Jump leads
- · Snow shovel
- Sat nav and maps
- Fully charged mobile phone(s), charger lead and auxiliary battery.

*The content of this fact sheet is by no means exhaustive and is for guidance purposes only. It's not intended to amount to advice on which reliance should be placed. For requirements specific to you or your business, please seek professional advice.



Before you set off

When setting off for a journey in severe conditions, make sure you:

- Decide if the journey can be postponed. If you are an employer then you must follow the legal duties relating to employee safety. You should consider the age and experience of your employees when it comes to making decisions about driving in potentially severe weather conditions, particularly if they will be alone
- Check weather forecast and travel bulletins before leaving
- Give yourself extra time for your journey and stick to main roads, where possible
- Have plenty of fuel in the vehicle. In severe weather there may be less filling stations open for business
- Always let someone know where you are going and when you expect to arrive
- Use gentle manoeuvres, especially when braking.
 Be cautious with all road surfaces,
 even if they have been treated
- Remember that stopping distances will be considerably longer in wet and icy conditions
- Always try to pull away in second gear and select a higher gear such as third or fourth for travelling downhill
- In the event of skidding, depress the clutch, steer into the skid and avoid the temptation to brake forcefully
- Remember black ice can appear to just be a wet patch, so proceed with caution.

In the event of imminent flooding: Motor Trade & Fleet

Ice and snow aren't the only winter conditions that you should prepare for. Flooding can cause significant damage to vehicles and it's important to put in place plans for when water levels may start to rise. This is particularly pressing for Motor Traders and Fleet Owners, who may be responsible for large quantities of vehicles. When such businesses are preparing for floods, they should consider:

- Alternative locations; prearrange a suitable secure
 place to move your vehicles to, in the event of an
 imminent flood. Consider whether this location will
 remain free from flooding and how long the vehicles
 can remain in the temporary, safe location.
 Discuss these plans with your insurance broker
- Designated drivers; make sure you have designated drivers to move vehicles at risk from flooding to the alternative location. Remember, disasters don't always happen during working hours and you'll need to

- factor in 24 hour cover. Don't forget that employers must assess and control the health and safety risks to their employees. Don't ask your employees to do anything which will put them in danger
- Logistics; evaluate how many vehicles you'll need to move, how long this will take and how many people would be needed. If a number of vehicles need to be moved, you may need to put in place a plan for shuttle runs, to ensure all vehicles are accounted for
- Accessibility issues; flooding can cause havoc to roads and it's likely that access to your business vehicles and premises may be compromised. Therefore, it's important to scope out alternative routes in case your usual one is blocked
- The value of vehicles; make sure you move your most valuable vehicles first and that access isn't being blocked by less valuable vehicles
- It's important that keys to your vehicles, access gates, and any lockable security posts in use are stored in a convenient and easily accessible but secure place, to aid quick action in the event of a flood.
 Plan for where you will store keys after moving the vehicles, if the business premises are flooded
- Re-entry; formulate a plan for when it's safe to re-enter the site following flooding and if any further precautions are needed.

Check the forecast

The Met Office issue warnings for severe weather conditions via their **National Severe Weather** Warning Service. Their website **www.metoffice. gov.uk** also offers guidance to help you and your customers through severe weather events, including what to do in **thunderstorms**, **heavy rain** and **snow**.

- Realtime rainfall radar (from Meteogroup): http://www.raintoday.co.uk/
- Traffic England: http://www.trafficengland.com/
- Traffic Scotland: https://trafficscotland.org/
- Traffic Wales: http://www.traffic-wales.com/
- Traffic Watch Northern Ireland: http://trafficwatchni.com/home

