



## CAUTION: SEVERE WEATHER DRIVING AHEAD

If you live in an area that gets wintry weather, does the first snowfall of the season seem to bring on a rash of fender benders and crashes? Even though we all know what happens to the roads in the cold weather, that first dose of winter can be a real eye-opener on how to drive on snowy, wet, and slippery roads or when visibility is poor.

To avoid getting caught off-guard when road conditions go from good to bad, a little advance preparation—for you and your car—may help you steer clear of those fender benders.

First, don't drive unless absolutely necessary. The best way to avoid an accident is to not be on the roads in the first place. If driving is unavoidable,

- Slow down and plan ahead. Allow some extra travel time so you're not rushed and tempted to take risks.
- Leave tailgating for the football game. Following too closely in perfect driving conditions is risky enough, but it's just asking for trouble when driving is hazardous. Don't be "that guy."
- Pay attention. Driving in poor conditions is no time for even the slightest distraction. Keep your mind on your driving, hands on the wheel, and eyes on the road. Put your phone out of reach. Learn your route ahead of time to reduce reliance on distracting navigation devices. Or have a passenger navigate.
- Make sure your lights and wipers work properly. Top off your windshield washer fluid. Inflate the tires to the recommended level. Use chains if your state allows or mandates them.
- Get enough rest. Fatigue and winter driving are a dangerous combination. Add in nighttime driving and it can be a recipe for disaster.
- Drive defensively. Watch out for others whose driving may not be sensible for the conditions.

Extra cautious driving in poor weather can help you get to and from your destination safely.

*This article is intended to provide general information and recommendations regarding risk prevention only. There is no guarantee that following these guidelines will result in reduced losses or eliminate any risks. This information may be subject to regulations and restrictions in your state and should not be considered legal advice. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state laws. © 2016 Federated Mutual Insurance Company. All rights reserved.*