## INSURANCE

# **ADVERSE WEATHER**

Heavy rain, snow, ice, fog, smoke and wind create concern for all motorists. For the professional driver though, adverse weather can take on even greater significance. Driving through adverse weather is often a necessity for professional drivers and as paid professionals, they are held to a higher standard of performance and safety. No one is surprised when private passenger vehicle drivers make mistakes, especially during adverse weather. For the professional driver however, driving safely during all kinds of weather, traffic and road conditions is expected.

There are several strategies safety professionals recommend to help reduce the risk of weather-related accidents.

- Reduce speed
- Increase following distance
- Turn and brake carefully on slippery roads
- Turn on your lights
- Under severe adverse conditions, consider parking in a safe place and waiting until conditions improve

Driving during adverse weather can be demanding for both the driver and the vehicle. It is important to know your vehicle is ready for all types of weather. The following list includes some of the essential vehicle components and supplies that should be inspected before and during your trip, keeping in mind the role they will play in helping you deal with adverse weather conditions.

- Tyres
- Exhaust system
- · Lights & reflectors
- Antifreeze
- Brakes
- Spare wheel
- Fuel tank
- Tyre chains
- Mirrors
- · Personal gear and Supplies
- · Windshield wipers and washer fluid
- Heating & defrosting system

Make sure you know what to expect during your trip. Listen to the latest weather reports to learn about adverse weather conditions. Plan your trip to allow for unexpected delays. In the case of severe adverse weather, consider altering your route to avoid the worst weather or postponing your trip until conditions improve.

Each type of adverse weather conditions is associated with unique hazards. Listed below are several common adverse weather conditions, the associated hazards and tips safety professionals recommend.

#### RAIN

Rain is the most common adverse weather condition. Despite this drivers often overlook the dangers of driving in rain. The hazards associated with rain include: slippery road surfaces, wet brakes, reduced visibility and traffic congestion. Compensating for these hazards by reducing your speed and increasing your following distance is essential.

Watch for pools of water on the road. Hydroplaning occurs when tyres ride above the road surface on a thin layer of water or oil. Speed, water, tyretread depth, tyre air pressure and road surface characteristics are factors that influence whether a vehicle is at risk of hydroplaning.

#### **ICE AND SNOW**

Snow, ice and freezing rain present the most hazardous conditions. The potential hazards of ice and freezing rain include very slippery roads, reduced visibility and increased traffic congestion. Stopping distance can increase dramatically on ice and the potential for losing control of your vehicle is high. The risk of being involved in an accident as a result of other motorists losing control of their vehicles is also high. Under these conditions it



is essential to reduce your speed, increase your following distance and proceed very carefully. Look far ahead for potential hazards.

Ice can form on roadways for a number of reasons. Wet roads can become icy whenever temperatures fall below freezing. Melting snow and ice can refreeze at night when temperatures drop below freezing. Ice can form in shaded areas under bridges and overpasses at times when roads are otherwise free of ice. Expect ice to form more quickly on bridges and overpasses.

Accumulating ice on mirrors, antennas and road signs are indications that ice is also forming on the roadway. A lack of water spray from other vehicles is also an indication that ice is forming.

### **FOG AND SMOKE**

Fog and smoke can present a serious and unexpected hazard, sometimes greatly reducing visibility in just seconds. Many serious car and truck pile-ups have occurred as a result of thick fog or smoke. Watch for fog to accumulate in low-lying areas. The potential hazards of fog and smoke include reduced visibility, headlight glare, sudden traffic congestion and vehicles stopped on the roadway. When approaching fog or smoke slow down to ensure there is enough space to stop safely if you encounter slowed or stopped traffic. Use your low-beam headlights.

Driving defensively is always important but during adverse weather conditions it is critical. Plan ahead and be prepared. Remember to adjust your speed and following distance in all adverse weather conditions. Do not take chances when weather and road conditions deteriorate. Drive with caution and watch for other motorists who lack the skill or experience to drive safely. Most importantly under severe conditions finding a safe place to park and waiting for conditions to improve may be your safest option.





