



## Risk Control

# Winter Driving

Operating a vehicle in any weather condition involves a variety of risks, but driving in snow, sleet and ice requires extra care and attention. Organizations with employees who drive in winter for company purposes should refer to the safety tips below and provide employees with our [Tips for Wintertime Driving infographic](#).

### Winter Weather Risks

The National Weather Service categorizes winter weather into three primary categories, based on local criteria. Understand these categories, and be prepared to manage driving operations based on the current and foreseeable conditions.



#### Winter Weather Advisory

Issued when snow, blowing snow, ice, sleet or a combination of these wintery elements is expected. Be prepared for winter driving conditions as well as possible travel difficulties. Use caution when driving.



#### Winter Weather Watch

Issued when conditions are favorable for a significant storm event, such as heavy sleet or snow, ice storms, blowing snow, or a combination of these elements.



#### Winter Weather Warning

Issued for a significant weather event, including snow, ice, blowing snow or a combination of these hazards. Travel can become difficult or impossible in some situations. FEMA advises delaying travel plans until conditions improve.

### Winter Weather Risks

Consider driver-focused training on some of these common winter weather risks.

#### Reduced Visibility

As the season changes from fall to winter, the number of daylight hours also shifts. In the early morning or evening, drivers face the potential for impaired visibility due to reduced daylight hours and other factors such as fog, rain, sleet and snow.

Adjusting work hours to reduce time behind the wheel during hours of reduced visibility is a great step in reducing on-the-road risks. Although shifting work hours may not be feasible for all industries and operations, even slight adjustments are impactful. Another option is to use telematics solutions such as GPS and navigation systems to track storms or areas of dense fog and re-route drivers to a safer path. Telematics can also be utilized to monitor driver fatigue, strain or distractions, all of which may increase during the winter months.

#### Black Ice

Black ice, or patchy ice on roadways or other transportation surfaces that cannot be seen easily, is considered to be a deadly driving hazard by the National Weather Service. Due to its dangerous nature, drivers must be vigilant for this potential driving exposure in the winter months. According to the National Weather Service, black ice is often clear, with the color of the road surface visible underneath (black when on asphalt roadways). While black ice doesn't need snow to form, it typically forms when snow has melted on roadways during the day and refrozen overnight when temperatures drop below freezing, making it most prevalent in the early morning commuting hours.

#### Overpasses and Bridges

Extra caution should be given when driving across a bridge or an overpass, as they tend to freeze before a traditional roadway. This freezing is due to a combination of cold air above and below the bridge, resulting in a lack of heat retention and ice formation on the surface.

### Cold-Weather Maintenance Tips

Safe vehicle operation begins well before driving on roadways, and routine maintenance is critical. Make sure all vehicles are up-to-date with scheduled maintenance requirements and confirm that:

- Oil changes are performed within the manufacturer's recommended timelines, and brakes are within their lifespan.
- Tires are in good condition and at the manufacturer's recommended pressure. Tires with good, deep treads are essential for successful cornering and handling on slippery roads.
- Vehicle inspections are current and properly documented.
- A mechanic has reviewed the vehicle's battery, as its power will drop along with the temperature. For electric or hybrid vehicles, driving ranges may decrease in colder temperatures.
- Floor mats are the correct size and installed per the manufacturer's instructions (and are not folded or curling), so they do not interfere with operating the accelerator or brake pedal. Mats should be secured to prevent them from sliding.
- There are no vehicle recalls (this can be determined by periodically checking the NHTSA website).
- Gas tanks don't fall below half-full, which may cause fuel lines to freeze or leave drivers stranded and out of gas in the event of a weather-related traffic jam.

To learn more about how to manage risks and increase efficiencies, visit [cna.com/riskcontrol](https://cna.com/riskcontrol).