



## Risk Control

# Winter Driving

Driving under any weather conditions presents a variety of perils. Driving in snow, sleet and ice during the winter months requires extra care and attention. Provide your employees with these safety tips to help them navigate through the winter driving season.

### Tips for Winter Driving

1. Plan your route ahead of time and know where you are going. Give yourself plenty of extra time to reach your destination and remember that arriving safely is more important than arriving on time. Be sure someone knows where you are going with an estimated arrival time.
2. Make sure that you are able to see and be seen. Clean all the snow and ice off your windshield, other windows, outside mirrors, lights and reflectors. Make sure your vehicle is equipped with good wiper blades, and that wiper arms are exerting enough pressure on the blades to ensure a clean sweep. If moisture or ice build-up on the inside or outside of your windshield, stop, clean it off and make sure your defroster is on.
3. Allow vehicles to warm up outside, rather than in a garage, to prevent carbon monoxide poisoning.
4. Drive at a speed that is safe for weather conditions. Snow and ice covered roads require speed adjustments – slow down.
5. Stretch your “following” distance and don’t tailgate. Winter surfaces increase stopping distance three to 12 times, so smart drivers increase their following distance. Heavy trucks require a longer stopping distance on slippery roads than passenger cars.
6. Brake before curves. All vehicles are particularly sensitive to over-powering, over-steering and over-braking on curves. Unseen hazards around the bend may require an evasive action, so turn your wheel slowly and smoothly, keep a consistent speed in the turn, and tap your brakes carefully if it’s necessary to slow down or stop.
7. Know whether your vehicle has an antilock brake system and learn how to use it properly. Antilock brake systems prevent your wheels from locking up during braking. If you have antilock brakes, apply firm, continuous pressure to the brake pedal. If you don’t have antilock brakes, you may need to pump your brakes if you feel the wheels starting to lock up.<sup>1</sup>
8. Use proper lights. Never drive with parking lights instead of headlights in winter’s early dusk and when poor visibility is evident. Parking lights can cause an oncoming driver to think you are farther away than you are. Keep headlights clean; dirty ones can greatly reduce your visibility at night.
9. Be prepared in case your vehicle breaks down or slides off the road. Have the following items on hand: a charged cell phone, a working flashlight, a shovel, an ice scraper, blankets, critical medicines and food/water.

Stay with your vehicle, make sure the exhaust pipe is clear, only run the vehicle as much as necessary, and place a bright marker on the antenna.

<sup>1</sup> <https://www.nhtsa.gov/sites/nhtsa.dot.gov/files/documents/winter-driving-tips.pdf>

## Types of Winter Weather

The National Weather Service categorizes winter weather into three primary categories, based on local criteria:



### 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.

## Black Ice

Black ice is defined as patchy ice on roadways or other transportation surfaces that cannot easily be seen. It is considered to be a deadly driving hazard by the National Weather Service. Due to the dangerous nature of black ice, it is important for drivers to be vigilant and on the lookout 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). Black ice typically forms when snow has melted on the roadways during the daytime hours and refreezes overnight when temperatures drop below freezing, making it most prevalent in the early morning commuting hours.

Black ice does not need the presence of snow to form and can be a potential driving hazard after a temperature drop overnight when roads are slick from rainy weather.

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

## Driving Near Snowplows

Snowplows are commonly seen on roadways in winter, and their size and the act of plowing snow should compel drivers to follow important safety tips while sharing the road with these vehicles.

- When loaded with salt, a snowplow may weigh more than 10 tons, making them more difficult to maneuver than a traditional vehicle and harder to stop in an emergency situation – especially in icy conditions.
- Plow trucks generally drive more slowly while performing salting operations, to ensure the salt being spread stays within the lanes where it is needed.
- As trucks plow, they often kick up clouds of snow that may reduce visibility for drivers in adjacent lanes.
- Snow plowing often creates a ridge between the lanes on a roadway, making lane changing more challenging.
- As large vehicles operating in poor weather conditions, snowplows tend to have many blind spots.

Remain several car lengths behind a snowplow where the road has been freshly cleared. This may also help with visibility, making the driver of the plow aware that a vehicle is traveling behind them.

## Cold-Weather Maintenance Tips

Safe vehicle operation begins before the vehicle gets on the road. Routine maintenance is a critical element to ensure safe driving on roadways. This can be accomplished by making sure that all vehicles are up-to-date with scheduled maintenance requirements, ensuring that:

- Oil changes are performed within the manufacturer's recommended timelines and brakes are within their lifespan.
- Tires are in good condition and are 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.
- A mechanic has reviewed the vehicle's battery, as its power will drop along with the temperature. For electric or hybrid vehicles, driving range may be reduced 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 the operation of 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](https://www.nhtsa.gov)).
- Gas tanks do not sit at less than half empty, which may cause fuel lines to freeze.

To learn more about how to help your clients manage risks and increase efficiencies, please contact CNA Risk Control at [RiskControl@cna.com](mailto:RiskControl@cna.com) or visit [cna.com/riskcontrol](https://cna.com/riskcontrol).