

Motor Risk Management winter driving

Although Government figures show that more people are killed or injured on our roads when the weather is slightly less severe, Winter is the season that requires drivers of all vehicles to take the most care. No matter whether it's snowing or raining, drivers need to be prepared so here is some guidance on how to minimise the risk of having an accident.

Milder weather however, brings more people out in wet and dark conditions. No matter whether it's snowing or raining and mild, drivers need to be prepared so here is some guidance on how to minimise the risk of having an accident.¹

Be prepared

It is recommended that you leave yourself more time to prepare before setting off in your vehicle in poor conditions. Useful points to consider include:

Ensure that your lights are working, clean and snow free. Keep reflectors clean too.

Make sure that your windscreen is fully clear of ice and snow.

Do not start until snow and ice is cleared off all other windows and your mirrors.

Before you set off, ensure that your windows are demisted.

To prevent snow sliding down on your windscreen during braking, clear snow off the vehicle roof if you can get safe access.

Ensure that your vehicle battery is in good condition. Battery problems are the most common cause of winter breakdowns.

Regular maintenance/inspection should help prevent this issue.

Plan your route so you can stay on major roads as much as possible.

Listen to weather forecasts and travel bulletins.

Adjust your schedule to allow for longer travelling times.

Keep an ice scraper and de-icer in the vehicle so you can clear the windscreen whilst you are out and about.

Other points to remember:

Keep a clear view

When the vehicle is parked overnight when sub zero temperatures are expected, make sure the wipers are switched off in the park position. If the blades are not on park position, they will move on ignition and may be damaged if they are frozen to the windscreen.

Ensure that there is windscreen washer fluid in the windscreen wash reservoir to prevent the water freezing so you can clean your windscreen when you need to.

Get a grip

Make sure that tyres have at least 3mm of tread and ensure the air pressures are in line with manufacturers recommendations.

It is not often that snow chains are needed but if you do use them, ensure that you are conversant with their use and remove them when you get to a road without a significant covering of snow.

Rear wheel drive vehicles operate better on snow and ice if there is additional weight in the boot of the car.

When it rains

When driving in the rain, stopping distances need to be twice as great as they would be on dry roads. Points to remember:

Use your dipped headlights, drive smoothly, plan ahead and brake gently.

If your vehicle starts to aquaplane, take your foot off the accelerator and slow down to let the tyres make contact with the road surface.

When roads get flooded, avoid the deepest water near the curb but if the water appears too deep, find an alternative route. If you do hit standing water, always check your brakes afterwards.

For more Risk Management Guidance read our Guide to Risk Management.
qbееurope.com/documents/index/14489

Disclaimer

This publication has been produced by QBE Insurance (Europe) Ltd ("QIEL"). QIEL is a company member of the QBE Insurance Group. Readership of this publication does not create an insurer-client, or other business or legal relationship. This publication provides information about the law to help you to understand and manage risk within your organisation. For full details of the disclaimer surrounding this publication please visit QBEEurope.com/legal/publication-disclaimer.asp