



5
CAR
INSURANCE
HAZARDS
TO PREPARE
FOR THIS
WINTER

MillhiserSmith

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1

Parking Lot Accidents

Parking lots packed with holiday shoppers, falling snow, and invisible parking lines make for a dangerous combination. In these situations with limited visibility, it is best to be a defensive driver. Slow down when driving in parking lots and watch for pedestrians and other cars. The holidays and cold weather can also increase distractions. Minimize distractions by adjusting the heat and radio, and finish any phone calls or texts before pulling out of the parking space.

25%

25% of parking lot accident claims happen between October and December



WINTER PARKING TIPS

- Don't park near cart returns.

Ice and snow packed lots lead to stray and sliding carts. Decrease your risk of getting hit by avoiding these areas.

- Park away from other cars

Covered lines can make it tough to judge spaces between cars and result in door dings, mirror damage, etc.



2

Rear-End Collisions



1.7 Million

rear-end collisions happen each year and most occur in the fourth quarter

▶ Leave at least 3 seconds of time between you and the car in front of you or one car length for every 10 mph of speed

▶ Scrape and clear windows before driving and keep your eyes on the road at all times. Don't look down to check your phone or adjust the radio.

▶ Slow down and beware of black ice. If you do hit a patch, don't slam on the brakes and try to keep the steering wheel straight.



3

Animal Collisions

During cold weather, animals wander into more populated areas looking for food. More animals on or near busy roads increases the chances for collisions or accidents caused by trying to avoid a collision.

Animals are usually more active at dawn and dusk, so be extra cautious at these times. Avoid driving in the dark, when possible, and consider taking an in-city route versus highways near areas with high wildlife population.

Always wear a seatbelt and use high-beam headlights, when possible. Stay alert and if a collision becomes unavoidable, don't try to swerve to avoid the collision. Apply the brakes hard and fast and stay in your lane.

4

Cold Weather Driving

Just as you winterize your home, there are a few things you should do to ensure your car is prepared to operate properly throughout the colder months. Check the tread depth and pressure of your tires for the best traction on slippery roads; switch to a winter wiper fluid and check your engine coolant and antifreeze levels to prevent freezing; and confirm that heating and electrical systems are working correctly.



WINTER CAR CARE TIPS

- Always keep your gas tank at least half full to prevent a gas line freeze-up
- Keep your car sheltered (in a garage or under a car cover) to protect paint from ice and snow
- Replace wiper blades if there are any streaks or missed spots of glass during use

During colder weather, it is essential to keep a survival kit in the car to keep you and your passengers safe in case of emergency. In the survival kit, be sure to pack blankets, flashlights, a cell phone and charger for emergency calls, a first-aid kit, a small shovel, bags of sand to help with traction, a few high-energy snacks, and water.



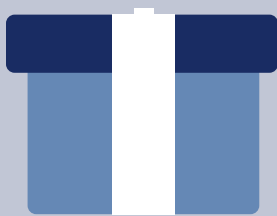
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Automobile Theft

25%

About 25% of the year's auto theft claims occur in the fourth quarter

Theft Prevention Tip



During the holiday shopping season, hide packages and valuables under the seat or locked in the trunk

Along with snow-covered roads and collisions, the chances of auto theft also increase during colder weather. There are a few simple steps to prevent your car from being a victim of theft this winter. If you plan on warming your car before use, never leave your car unattended with your keys in the ignition and the doors unlocked. Avoid locking your car with a key fob as many thieves now have code grabbers that can record the signal and unlock your car without actually "breaking" in. And whenever possible, park in secure areas where there are security guards or cameras.