



LOSS CONTROL NEWSLETTER

Auto-Owners
INSURANCE

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Prepare for Safe Winter Driving

Before you get on the road, it is important to have your vehicle in good condition and equipped for winter driving. Begin by inspecting or having your mechanic inspect the following items:

- **Tire pressure.** Make sure your tires are inflated to the correct air pressure, as cold weather can cause tire pressure to drop. Check your tire pressure frequently.
- **Tire tread and traction.** Check the tread on your tires, and replace them if the tread is worn. If you live in an area where snowy roads are a frequent concern, snow tires or properly installed tire chains are other options.
- **Fluids.** Check the levels of your windshield washer fluid, oil, antifreeze (coolant), brake fluid, and power steering fluid.
- **Gas.** Keeping your gas tank at least half full will prevent your gas line from freezing.
- **Brakes.** Test them to ensure they are in working order. If possible, practice stopping on snow and ice in a safe place to become familiar with how your vehicle performs.
- **Lights and signals.** Check that your headlights, high beams, taillights, brake lights, turn signals and hazard lights are functioning properly. Clean exterior lights if they are dirty.
- **Windshield wipers.** Make sure your front and rear windshield wipers are in good working condition. Replace the wiper blades if they are worn.
- **Heater/defroster.** Make sure the heater is functioning properly and that the defroster removes condensation and frost from your windshield.
- **Battery.** Have your mechanic check your battery for sufficient voltage, and inspect the charging system, belts, and cable connections.

You should also assemble an emergency kit to keep in your vehicle in case you become stranded or experience

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Preventing Frostbite in Cold Working Conditions

Working outside in cold, windy weather can pose serious risks, but the good news is that at least one of these risks is easily preventable.



Frostbite happens when your skin freezes from exposure to severe cold or contact with very cold objects. Usually, frostbite affects the fingers, toes, cheeks, nose and ears. In severe cases, it causes tissue death, which can require amputation or lead to a loss of function in that body part.

Follow these precautions to help prevent frostbite:

1. In cold conditions, especially if it is also windy, cover as much of your skin as possible by wearing gloves, a hat or hood, a scarf and other warm clothing. Make sure to protect your ears, face, hands and feet.
2. Wear waterproof, insulated boots and warm socks.
3. If you can, wear mittens rather than gloves because they keep your hands warmer. If you must wear gloves to do your job, they should be insulated and waterproof.
4. Dress in several layers of loose, warm clothing. Choose moisture-wicking materials (instead of cotton). Make sure your clothing does not cut off blood circulation.
5. Remove wet clothing, and change into dry clothing as soon as possible.
6. Avoid touching cold metal surfaces with bare skin.

Prepare for Safe Winter Driving CONTINUED

mechanical difficulty. This is a good idea year-round, but it is very important in the winter because of the increased chance of being stranded in hazardous weather.

Your winter emergency kit should include:

- Blankets and warm, dry clothes
- Water and nonperishable food
- Essential medications
- Ice scraper, snow brush, and small snow shovel
- Flashlight and extra batteries
- First-aid kit
- Jumper cables
- Container of sand or kitty litter for traction if you get stuck in snow or ice
- Emergency flares or triangles
- Inflated spare tire, tire jack and tools
- Cell phone and car charger
- Extra windshield washer fluid

If you have any questions or need assistance regarding workplace safety, please contact your independent insurance agent or the Auto-Owners Loss Control HelpLine at 855-586-5389 or send an email to LossControlSupport@aigins.com.

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