

WINTER DRIVING

AVOID ACCIDENTS WHEN THE BAD WEATHER SETS IN



Winter is a time for extra caution on the roads. It's best to avoid driving altogether when really wintry conditions set in – especially if you are transporting pupils, but if you have no choice, some sensible precautions can greatly reduce your accident risk.

BF PRFPARFD

- Check your headlights are working and unobstructed.
- Don't drive unless your windows and mirrors are clear of ice, snow, and demisted.
- Clear snow off the vehicle roof if possible

 this will stop snow falling across your
 windscreen upon braking.
- Avoid breakdowns by making sure your vehicle battery is regularly checked and inspected.
- Plan a route that uses major roads as much as possible.
- Check weather forecasts and travel news before you set off.
- Adjust your schedule to allow for longer journey times.
- Make sure that car tyres are free of visible damage, have at least 3mm of tread, and are inflated in line with manufacturer recommendations.

CONSIDER THE CONDITIONS

It is very important to adapt the way you drive according to specific conditions, and remember that they can change quickly and vary widely over short distances.

Occasional business use (OBU) motor insurance enables schools to cover those ad-hoc occasions when employees or authorised voluntary helpers (including parents or guardians of pupils attending the school) are required to use their own cars on school business. For further information, please call 01444 335142.

RAIN

- · Use dipped headlights and drive smoothly.
- Plan ahead, brake gently, and be aware of longer stopping distances.
- If you start to aquaplane, remove your foot from the accelerator and slow down until your tyres make contact with the road.
- Avoid flooded roads and on partially flooded roads, avoid deeper water near the curb.
- If you drive through standing water, or cross a ford, check your brakes afterwards.

WINDY CONDITIONS

- Leave more space than usual for cyclists and motorcyclists, who can be blown off course in windy conditions.
- Be aware of high-sided vehicles, which can move suddenly or lose control in high winds.
- Bridges and tall buildings can affect wind patterns, so be aware of gusting.

FOG

- Use fog lights when visibility is reduced to less than 100 metres.
- Be aware of fog banks, which can be a risk even when it seems fog is lifting.
- Don't park on the road. If you have to stop, use your warning lights.
- Do not follow the vehicle lights in front too closely – give yourself sufficient stopping distance.



SNOW AND ICE

- Stopping distances can be up to 10 times longer than usual in icy and snowy conditions.
- Avoid wheel spin by pulling away in second gear.
- If you start to skid, remove your foot from the accelerator and steer your desired direction.
- Try to make sure you have enough clear road to drive up hills without stopping.
- Leave plenty of room between you and the vehicle in front when driving down hill. Stay in a low gear and avoid using your brakes – use your gears to control speed instead.
- Brake smoothly and gently and slow down sooner than usual on the approach to corners. Accelerate carefully and gently once you are clear of bends in the road.
- Be aware of icy patches under bridges and along sections of road sheltered by buildings and trees.

It's no myth that the police can fine you if your car's roof and windscreen are full of snow, as this contravenes the Highway Code. So clear your car before setting off.

TAKE AN EMERGENCY KIT

If you cannot avoid travelling when extreme weather is forecast, pack some emergency gear. That might include:

- De-icer.
- Hazard warning triangle.
- Warm, waterproof boots.
- Torch.
- Warm clothes and a blanket.
- · Shovel.
- Tow rope.
- · A flask of hot drink.
- Water and high calorie snacks.
- A fully charged mobile phone.

From single vehicle to large fleets, pick-up trucks to OBU cover, Marsh can arrange tailored cover for your school that can also include both use and breakdown cover for the UK and Europe. We are also able to provide cover for a wide range of vehicle types, including cars, mini-buses and coaches, as well as agricultural machinery, and trailers.

For further information, please call **01444 335142**.

CONTACT US

For further information and assistance, please call:

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