

Mintz Girgan & Brightly INCORPORATED

Insurance E-News and Views

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Happy New Year!

We hope all of you had a very happy and safe holiday season! Best wishes for a happy, healthy, and prosperous 2012!

Featured Article



Permanently Installed Generators

As a result of Hurricane Irene and the crazy snowstorm which hit our area in October, 2011, many people have purchased a permanently installed generator for their home. If you have recently installed or plan to install a generator, please let your account manager know. Some of our carriers offer a discount on homeowners policies for having a permanently installed generator.

Quick Links

Our Website

www.mgbinsurance.com

Products & Services

Mintz Girgan & Brightly specializes in obtaining property and liability insurance for both individuals and businesses.

Winter Driving - How to Keep Safe on the Roads in Adverse Conditions

Fortunately, the winter of 2012 has been a mild one so far with the last measurable snowfall occurring back in October! However, we're probably not going to escape the entire winter season without at least a few days of bad weather. As such, we thought it appropriate to remind you to be cautious while driving in adverse weather conditions, and to provide some winter driving tips to keep you and your vehicle safe in common winter weather conditions.

Rain is the most common adverse weather condition. However, many drivers, especially those with larger vehicles and SUV's, often overlook the dangers of driving in rain. Hazards associated with rain include: slippery roads, wet brakes, reduced visibility, and traffic congestion. In addition, water can pool on the road and cause hydroplaning. It's possible for a vehicle to hydroplane at speeds as low as 30 mph! It's important to compensate for these hazards by reducing your speed, increasing your following distance, and turning on your lights to improve your visibility by others.

Snow and ice are common winter weather conditions in our



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area. Road conditions can vary considerably depending on the track of the storm and temperatures along the route. Carefully consider what speed is appropriate for the current conditions, and plan extra time to arrive at your destination safely. Ice and freezing rain create the most hazardous conditions, especially when there is "black ice" on the roads. Stopping distances can increase dramatically, and there is a great potential for losing control of your vehicle.

Ice Facts:

- Wet roads can turn icy whenever the temperature falls below freezing
- Melting snow and ice can refreeze at night when temperatures drop
- Ice can form in shaded areas, including under overpasses, even when other road areas may be clear
- Expect ice to form more quickly on bridges and overpasses
- "Black ice" can form on roads due to vehicle exhaust moisture, which is often unexpected
- Any sign of accumulation of ice on mirrors, antennas, and road signs indicate the road is getting icy, too
- Lack of water spray from other vehicles' tires indicates that ice may be forming

Fog and smoke can present serious and unexpected hazards, which often reduce visibility abruptly in a matter of seconds. Many serious pile-ups have occurred as a result of these hazards. Watch out for fog in low-lying areas, which may reduce visibility, cause headlight glare, and sudden traffic congestion or stoppages. Make sure to use low beam headlights, and increase your stopping distance significantly.

Wind can create an extreme hazard for high-profile vehicles such as buses, tractor trailers, and recreational vehicles. High winds usually accompany other storm conditions, which complicate driving as well. How wind will affect your vehicle depends on its configuration. On windy days be aware of other motorists who may be having difficulties staying in their lane.

What is a Safe Following Distance?

The National Safety Council recommends these safe following distances under both normal and adverse weather conditions:

Type of Vehicle	Good Weather	Bad Weather
Car or Pick-up	2 to 3 seconds	4 or more seconds
Straight Trucks	4 to 5 seconds	6 or more seconds
Tractor Trailers	6 to 8 seconds	9 or more seconds

To calculate the recommended distance, drivers should include 1 second for each 10 feet of vehicle length plus one additional second if traveling faster than 40 mph.

For example, if a 20 foot vehicle is traveling 60 mph, the recommended following distance is 3 seconds (2 seconds for the two 10 foot lengths plus 1 second for driving over 40 mph). Once the recommended following distance is determined, pick a reference point on the road that the vehicle in front of you just passed, such as a utility pole or a tree. Count the seconds until you get there by the old-fashioned "one one thousand", "two one thousand", etc. method. If you reach the reference point prior to the recommended time, increase your following distance and count again!

During adverse weather conditions the National Safety Council recommends increasing your following distance by at least one or more seconds depending on the severity of the conditions and the size of your vehicle.

What are some General Winter Driving Tips?

The Automobile Association of America (AAA) recommends the following winter driving tips:

- Never warm up a vehicle in a garage or other enclosed area due to danger of carbon monoxide poison
- Avoid driving while fatigued to reduce driving risks
- Never mix radial tires with other tire types
- Keep your gas tank at least half full to avoid gas line freeze-ups
- Do not use cruise control when driving on any slippery surfaces
- Always look and steer where you want to go
- Use your seat belt every time you get into your vehicle!

What are Some Tips for Driving in the Snow?

- Drive slowly! Accelerate and decelerate slowly to regain traction and avoid skids. Don't try to get moving in a hurry, and remember that it takes longer to slow down in snow and ice when approaching an intersection. Take all turns slower, as well.
- Increase the normal dry pavement following distance to give yourself an increased margin of safety if you have to stop suddenly.
- Know your brakes! Whether you have anti-lock brakes or not the best way to stop is by keeping the heel of your foot on the floor, and use the ball of your foot to apply firm steady pressure on the brake pedal.

- Don't power up hills. Get some inertia going on a flat roadway before beginning to climb up a hill. Use a lower gear if necessary.
- Stay home! If you really don't have to go out, stay indoors. Even if you can drive well in the snow, not everyone else can. In addition, extra vehicles on snowy roadways hinder plows and emergency vehicles from doing their jobs. Make some hot chocolate and enjoy a nice day indoors!

What are Some Tips for Long Distance Winter Trips:

- Watch weather reports prior to a long-distance trip or before driving to isolated areas. Delay your trip when especially bad weather is expected if possible. If you must leave, make sure others know your route, destination, and time of arrival.
- Always make sure your vehicle is in peak driving condition
- Keep the gas tank in your car at least half full at all times
- Be sure to have a cell phone and emergency supplies (such as blankets, gloves, hats, food, water, and necessary medications) in your vehicle.
- If you become snow-bound, stay with your vehicle! It provides temporary shelter and makes it easier for rescuers to locate you. Don't try to walk in a severe storm, as it's easy to lose your way and become lost.
- Don't over exert yourself by pushing or digging your vehicle out of the snow.
- Tie a brightly colored cloth or scarf to the antenna or at the top of a rolled-up window to signal distress. Keep the dome light on if possible at night, as it uses a small amount of electricity and can help others to find you.
- Make sure the exhaust pipe isn't clogged with snow, ice or mud which could cause deadly carbon monoxide to leak back into the passenger compartment.
- Use whatever is available to insulate your body from the cold, including maps, newspapers, and floor mats.
- If possible, run the engine and heater just long enough to remove the chill to conserve gasoline.

Severe weather can be both frightening and dangerous for automobile travel. Motorists should always be cautious while driving in adverse weather, and allow extra time to get to their destinations safely.

Enjoy the winter!

