RISK CONTROL AND CLAIM ADVOCACY PRACTICE



Willis TECHNICAL ADVISORY BULLETIN

COLD WEATHER TIPS FOR WORKING AND DRIVING SAFELY

Winter can be beautiful; it can be fun. It can also be dangerous. Hazardous road and health conditions are winter realities; knowing how to protect yourself in the snow and cold weather is important for your health and safety.

When going outside, wear layers of loose-fitting, lightweight clothes. These will help keep you warm while pulling moisture away from your body. A hat will preserve body heat and a scarf over your mouth will help keep cold air out of your lungs. Mittens are warmer than gloves, and to guard against frostbite, cover all areas of your body. Below are some more safety tips for navigating unscathed through snow and icy conditions.

- Keep an eye out for ice, and if it's dark out when you leave for or from work (common in mid-winter), walk like a duck! That is, walk with a slight squat to center your balance in case you step on a patch of ice you couldn't see. Bending your knees a little and taking slower steps can reduce your chances of falling.
- Bring out those hands! Think twice before walking outside with your hands in your pockets, because putting your hands in your pockets increases your risk of falling or completely losing your balance in case you slip on the ice.
- Mittens vs. Gloves. Gloves may be more fashionable but mittens can actually provide better warmth. With your fingers touching each other inside mittens, they generate more body heat than when they're inside gloves.
- Warm up before driving off. If possible, try to do some stretching exercises before delivering goods or driving to work. You should warm up your vehicle, too. This helps reduce the moisture condensation on the inside of your car windows. Do not warm up your vehicle inside a closed garage.
- Six inches equals danger. Be wary of floods or pools of water, especially of running water six inches deep or more; you run the risk of getting swept off your feet.
- **Drink plenty of fluids.** You may not be sweating, but breathing cold air dehydrates the body.
- **Protect your eyes and skin.** The earth is closer to the sun in winter than in summer, and you don't have heat to remind you that the sun's radiation as well as the wind can damage your skin and eyes. Wear sunscreen and sunglasses that screen out the UV rays. Sunlight reflecting off snow can do a lot of damage to your eyes if not screened.



ON THE JOB, LIKE ANY **UNSAFE CONDITION,** THE DANGERS OF SNOW AND ICE ACCUMULATION **CAN BE MITIGATED BY FOLLOWING SOME BASIC SAFETY GUIDELINES**

- Wear shoes or boots with non-slip or non-skid soles.
- Monitor weather conditions by knowing the latest weather updates.
- Always check that all walkways and entrances to buildings are clear of ice and snow.
- Use anti-slip materials (e.g., sand or salt) to make walkways and parking lots less slippery.
- Inspect overhead areas to make sure that snow and ice have not accumulated there, to possibly fall on you.
- Make sure areas that may have unseen ice or snow are well lighted and equipped with directional markings.
- If the sidewalks and walkways are impassable and you have to walk in the street, walk against traffic and as close to the curb as you can.



BASIC MOTOR VEHICLE SAFETY IN COLD WEATHER

- Be prepared. Before winter arrives, have your vehicle winterized. Get a tune-up, have the battery checked, make sure the vehicle has enough antifreeze and check the tire tread.
- Store an emergency kit in your vehicle. It should include jumper cables, flashlight, ice scraper, snow brush, small shovel, sand or kitty litter, cell phone, blankets and flares. For long road trips, add extra blankets, food, bottled water and medications.
- Before you leave, plan your schedule and tell your supervisor the route you will be using and your expected time of arrival. Make sure someone knows your travel plans.
- Drive safely. Turn your headlights on. Reduce your speed. Allow additional room between your vehicle and others. Avoid abrupt movements when steering, braking, or accelerating. Stay alert to other drivers around you.
- Allow extra time and distance to stop. Stopping on icy roads takes longer than stopping on dry roads.
 Try to avoid making sudden stops that could cause your vehicle to spin out of control.
- Do not use cruise control or overdrive. You must be completely in control when driving in treacherous conditions.
- Skidding on slick or icy roadways is the primary problem faced by winter drivers. If your car should skid, do not brake. Instead, take your foot off the accelerator and turn your car in the direction you want the front wheels to go. Use gentle, steady motions when turning the steering wheel. Turning too much or too fast may cause your vehicle to flip or spin out of control. If your vehicle is equipped with anti-lock brakes, do not pump the brakes. Apply steady even pressure.
- If you're stuck, your wheels spin but your car won't move. This is when emergency equipment is most important. Don't continue to spin your wheels; you'll only wind up in a deeper rut. Instead, shovel snow away from the wheels and out from under the car to clear a pathway. Pour sand, salt or gravel around the wheels to improve traction (Rocking the car gently back and forth, instead of gunning the motor to go forward, can often get you out of a sticky situation so that you won't get stuck in the first place.)

 Bridges and overpasses may freeze before the regular travel lanes of a roadway do. Watch out for black ice, also for areas of the roadway that appear black and shiny and where your vehicle can suddenly lose traction. Slow down in these areas and keep your foot off the brakes.

HOW TO DRIVE SAFELY IN SNOWY CONDITIONS

Driving in the snow is much different from driving in clear weather. The best tip is to avoid driving in snowy or icy conditions if at all possible. However, if you must drive in such weather:

- Decrease your speed when visibility is low or when conditions are slippery.
- Check your tire pressure. Make sure that your tires are inflated to proper levels according to tire manufacturer's recommendations.
- Check tire traction. If using a rear wheel drive vehicle, keep extra weight in the truck to assist traction. Also, keep the gas tank filled; a gallon of gas weighs approximately seven pounds – and you don't want to be stuck on empty when idling in winter traffic jams.
- Ensure that windshield washer fluid is full. Salt from the roads gets sprayed onto your windshield and can impair visibility.
- Clear ice from all windows before driving.
- When you warm up your vehicle, ensure proper ventilation. If you park in a garage, open the garage door before starting the car.
- Keep warm clothing and some food in your vehicle.
 These could be lifesaving if you are ever stranded.
 A small duffle bag kept on the back seat could store these items.



ADDITIONAL WINTER DRIVING TIPS

- Carry a cell phone in case of an emergency. It may save your life or someone else's.
- If stuck in traffic, crack your driver's window slightly to keep carbon monoxide fumes from building up in the passenger compartment.
- Make sure your car is in top mechanical condition.
 You don't want a break down when the temperature is below zero.
- When driving on slick surfaces, increase your following distance. This will greatly reduce your risk of an accident by giving you a greater stopping distance.
- You should never multi-task (texting, reading, eating, etc.) while driving, especially in winter. All of your attention should be on keeping your vehicle under control and watching your surroundings.
- If roads are snow covered, stay home except in an emergency. If you have to travel on snow-covered roads, stay in the tracks made by the vehicles in front of you.
- Brake and accelerate gently. Any sudden movements and you may end up in a ditch, or worse.
- Watch out for other drivers. Just because you have the right of way, don't assume the other driver can stop for you.
- Always clear any snow and ice from all windows, lights, mirrors and the roof before driving. After starting the vehicle wait for the interior windows to clear of fog so you will have total visibility.

BLACK ICE

This is a dangerous wintertime hazard because the icy road may not always be visible to the driver. Indeed, melted snow or ice that refreezes may still look deceptively like a dry road. Temperatures don't have to be below freezing for black ice to develop. Black ice can occur if temperatures are near the freezing mark – or even a few degrees above it.

While a shiny road surface indicates an obviously wet or icy road, a road covered with black ice will look a little different. Be alert for pavement that is slightly darker and a little duller looking than the rest of the road surface – this may indicate black ice. Because black ice is so tricky to detect, you may not realize you are on it until your car begins to slide. Here are some tips on how to drive on black ice:

- As soon as your car begins to slide on black ice, take your foot off the gas pedal.
- Tap the brake pedal lightly instead of pushing down hard on it.
- If you have an idea that there may be black ice ahead (if you see cars ahead of you sliding, for example), downshift to a lower gear before you come onto the black ice.
- If your car does begin to skid on the ice, turn the wheel in the direction of the skid.
- Leave plenty of space between your car and the other cars on the road.
- Don't think you're invincible just because you drive a truck or a big sports utility vehicle. While four-wheel drive vehicles are great for driving in heavy snow, they have no advantage over regular cars when it comes to driving on black ice, so take the necessary safety precautions no matter what type of vehicle you are driving.







WHEN A BLIZZARD TRAPS YOU IN YOUR CAR

- Pull off the highway or road. Turn on your hazard lights and hang a distress flag from the radio aerial or window. Remain in your vehicle where rescuers are most likely to find you.
- Do not set out on foot unless you can see a building close by, where you know you can take shelter. Distances are distorted by blowing snow. A building may seem close but be too far to walk to in deep snow.
- Run the engine and heater about 10 minutes each hour to keep warm. When the engine is running, open a window slightly for ventilation. This will protect you from possible carbon monoxide poisoning. Periodically clear snow from the exhaust pipe.
- Exercise to maintain body heat, but avoid overexertion.
 In extreme cold, use road maps, seat covers and floor mats for insulation. Huddle with passengers and use your coat for a blanket.
- Take turns sleeping. One person should be awake at all times to watch for rescue crews.
- Drink fluids to avoid dehydration.
- Be careful not to waste battery power. Balance your electrical energy needs.
- At night, turn on the inside light so work crews or rescuers can see you.



For additional information contact your Willis Risk Control Consultant or:

Stephen Larkin

Senior Risk Control Consultant Risk Control and Claim Advocacy Practice **stephen.larkin@willis.com**

Willis North America Inc.

One World Financial Center 200 Liberty Street 7th Floor New York, New York 10281-1003 United States Tel: +1 212 915 8888

www.willis.com

The observations, comments and suggestions we have made in this publication are advisory and are not intended nor should they be taken as legal advice. Please contact your own legal adviser for an analysis of your specific facts and circumstances.