

## Are You Ready for Winter?

Cold weather conditions can increase the possibility of auto accidents, water damage due to frozen pipes bursting, and slip-and-fall accidents. To prevent auto accidents:

- Don't drive unless you have to!
- Have your van or bus tires professionally inspected to ensure the tread allows safe travel through snow. Review safe winter driving practices with your drivers.
- Keep windows, mirrors, and lights clean and free of snow and ice. Make sure windshield wipers and defrosters are working, and fill washer reservoirs with no-freeze windshield washer fluid. Turn on your headlights so other drivers can see you.
- If you get stuck, don't spin the tires. Clear snow away from tires and under the vehicle. If necessary, use kitty litter or salt around the front wheels for front-wheel drive and rear wheels for rear-wheel drive vehicles. Point the front wheels straight, shift to drive (use second gear for manual transmissions) and with gentle pressure of the accelerator, try to ease out of the spot without spinning the wheels.
- Drivers should be aware of their vehicle's braking system before braking on ice and snow and follow owner manual instructions.
- Beware of ice. Increase normal following distances of 2 to 3 seconds to 8 to 10 seconds in slippery conditions. Follow the path that will give you the most traction. Watch cars in front of you and avoid areas where they slide. Remember that bridges, areas under them, and overpasses freeze faster than other road surfaces.
- If you start to skid, don't panic. Take your foot off the brake or the accelerator; shift the car into neutral (automatic transmission) or declutch the car (manual); steer in the direction you want to go—steer into the skid and begin to accelerate slowly. Avoid panic braking or hard acceleration.
- If you have anti-lock brakes, keep the pedal depressed and do not pump the brakes. If you do not have antilock brakes, apply brakes firmly. If the brakes lock up, slowly release the brake pedal until the tires are no longer skidding and you feel them braking properly.
- Guard against SUV overconfidence. Four-wheel-drive vehicles are great for initial traction and avoiding getting stuck in the snow, but they have the same difficulty keeping control and stopping as other vehicles.

### To keep pipes from freezing:

- If you close during the holidays, keep your heat on. Your heating expenses are far less costly than having to close your center to repair water damage.

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- Seal all openings where cold air can get at unprotected water pipes, and cover pipes with foam or fiberglass insulation sleeves.
- Keep pipes from freezing underneath sinks by opening cabinet doors, which allows warmer room air to circulate around the pipes. If pipes start to freeze, let water drip slowly through an open faucet to help prevent pipes from bursting.

### **To prevent slip-and-fall accidents:**

- Clear walkways of ice and snow as soon as possible.
- Watch for black ice, which occurs when water melts and refreezes on dark asphalt surfaces. Downspouts and near-curb areas can become especially hazardous.
- Keep ample amounts of ice-melting compound on hand. Store it in an area that is easily accessible by adult staff, but not children.
- Place skid-resistant, absorbent mats at all entrances. Inspect the mats frequently so they do not become tripping hazards, and replace frayed mats immediately.
- Make advance arrangements with your snow removal contractors to clear sidewalks, parking lots, and walkways before the children arrive.
- Post “Wet Floor” signs. These signs must be visible and located in the area of the hazard.
- Check your floors frequently and immediately clean up moisture.
- Document your efforts to keep your floors hazard free in a daily log or on your calendar. Very importantly, be consistent and timely with your cleaning and inspection schedule.

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If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at [safety1st@markelcorp.com](mailto:safety1st@markelcorp.com).