

CONSUMER FACT PAK

WINTER SAFETY TIPS

- ➔ Home Tips
- ➔ Vehicle Tips
- ➔ Preparation Tips
- ➔ Winter-Wise Driving Tips
- ➔ Vehicle Breakdown Safety Tips
- ➔ Ohio Snow Emergency Classifications

Prepare your home and vehicle for cold weather before it arrives!

HOME

Remove dead tree branches. Ice and snow combined with winter winds can cause limbs to snap. This is a hazard to your home, vehicles, and pedestrians.

Clean gutters. Snow and ice can build up quickly in gutters, especially in those clogged with leaves and debris. When thawing begins, water has nowhere to drain and can back up under your roof, causing water damage to ceilings and walls.

Make sure auxiliary heaters and fireplaces are adequately maintained and serviced. Have a qualified professional install stationary space heating equipment, water heaters, or central heating equipment according to the local codes and manufacturer's instructions. Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.

Drain pipes if your power goes off or if you plan an extended stay away from home. Draining pipes will prevent freezing or bursting if a sudden drop in temperature or power failure occurs. To drain, turn off the water heater (electric breaker) and main water supply. Open all faucets in the house and drain the system by keeping the valves open. Drain all toilets, holding the lever down until the tank empties. If well water is used, shut off the pump's electric switch and drain the pressure tank and system.

VEHICLE

- Visit your vehicle maintenance provider for a tune-up.
- Check the battery.
- Check radiator antifreeze and sturdiness of hoses/belts.
- Refer to the vehicle manual to see if a lighter grade oil is recommended for winter driving.
- Change burned-out headlights, tail lights, and turn signals.
- Check tire tread and wear.
- Make sure brakes and wiper blades are properly working.

BE PREPARED

Before winter arrives, take the following steps so you're prepared if winter weather causes damage to your home:

Take a household inventory by photographing or videotaping each room. This can help speed up the claims settlement process. Keep the inventory off-premises either online or in a bank safe deposit box.

Check your homeowners insurance policy to make sure coverage and limits are adequate. Have you added a room, garage, or done extensive remodeling? Your insurance needs may have changed. Ask your insurer to explain what's not covered by the policy. This helps eliminate surprises following a loss. Ask about policy discounts and endorsements to assure you have adequate insurance coverage at the best price.

Prepare home and vehicle emergency kits. Kits aren't intended for everyday use but could be life-saving in severe weather emergencies. Always include the following in each:

- Blankets or sleeping bags
- Hats and gloves
- Flashlights with extra batteries and candles with matches
- Battery operated radio with extra batteries
- Set of house and vehicle keys
- Extra cell phone charger
- Bottled water and juices

HOME EMERGENCY KIT

- Prescription medication and if applicable, baby formula and supplies
- Non-perishable foods that can be eaten without heating
- A non-electric can opener
- Ample firewood

VEHICLE EMERGENCY KIT

- A steel shovel and rope to use as a lifeline
- Dry foods such as raisins and nuts
- Emergency flares
- First-aid kit
- A metal coffee can to store small items and for melting snow to drink
- Sand or non-clumping cat litter for tire traction if your vehicle gets stuck in ice or snow
- A bright colored cloth to use as a signal for help
- Jumper cables
- Windshield washer fluid
- Vehicle cell phone charger

WINTER-WISE DRIVING TIPS

- Pay attention to weather reports to know if you should avoid being on the road.
- Remember there are only nine hours of daylight driving time in mid-winter.
- Become familiar with your vehicle's winter-weather operating characteristics. Front-wheel drive vehicles are better than rear-wheel vehicles on slippery roads because the weight of the engine is on the drive wheels, which improves traction.

- Keep your windows clear, inside and out. Clean head, tail, and brake lights.
- Avoid parallel parking when icy. It's easier to get stuck when you have to turn your wheels.
- Never decrease tire pressure in an effort to gain traction.
- Keep your gas tank at least half full. Fill the tank before you park for lengthy periods. This could be a lifesaver if you become stranded.
- Leave ample stopping time between you and the vehicle in front of you. Braking distance can be up to nine times greater on snowy or wet roads.
- Remember your lights. Ohio law stipulates that if wind shield wipers are on, headlights must also be on. Low beams are advisable in wet weather.
- Bridges get slick before roads. Bridges can be 5–6 degrees colder than roadways, so drive with extreme caution when weather approaches freezing.
- Stay with your vehicle while warming it up. An unattended, running vehicle invites theft.

→ VEHICLE BREAKDOWN SAFETY TIPS

- Remain in the vehicle. Your vehicle is your shelter.
- Keep the exhaust pipe clear of snow. Poisonous gases can filter into the vehicle if the pipe is clogged.
- Run the engine and heater no more than ten minutes every hour, leaving a downwind window slightly open for ventilation while the engine is running.
- Light a flare or turn on a flashlight to let others know you're stranded in the vehicle.
- Use floor mats, seat covers, and blankets for added warmth. If you must leave your vehicle during a blizzard, secure a line of rope to you and your vehicle to avoid becoming lost or disoriented.
- Never eat snow—it will chill you. Instead, melt it for drinking water.

→ OHIO SNOW EMERGENCY CLASSIFICATIONS

LEVEL 1:

Roadways are hazardous. Motorists are urged to drive cautiously.

LEVEL 2:

Roadways are hazardous. Only those who feel it is necessary to drive should be on the road. Contact your employer to assess going to work. Motorists should use extreme caution.

LEVEL 3:

All roads are closed to non-emergency personnel. No one should be driving unless it is absolutely necessary to travel or a personal emergency exists. Contact your employer to assess going to work. Drivers may subject themselves to arrest.

Insurance coverage applies to an insured individual involved in a crash during declared snow emergencies. If involved in a minor crash in conditions where the municipality has declared that law enforcement is

responding to “injury-only” crashes, exchange information with the other parties, then file an accident report with local law enforcement.

You may have to complete the forms in person, while others may offer online filing services. When you report the crash to your insurance company, they'll likely ask if an accident report was filed.

WINTER TERMINOLOGY

The National Weather Service (NWS) issues advisories, watches, and warnings based on local weather conditions. Common Ohio severe weather terms include:

Advisory: Less severe than a warning, but a hazardous weather event is still imminent. Usually issued 6–18 hours prior to an event.

Watch: The potential exists for a dangerous weather event. Usually issued 12–48 hours prior to an event.

Warning: A dangerous weather event is imminent. Action must be taken to protect life and property. Usually issued 6–18 hours prior to an event.

Hazardous Weather Outlook: 3–7 day advance notice of a hazardous winter weather event with the potential to threaten life or property.

Short Term Forecast: Local weather short-range forecast, normally not more than six hours in advance. Updated more frequently during active weather events.

Special Weather Statement: Alerts the public to a short-term hazardous weather threat within 12 hours of occurrence. This may require a heightened level of awareness or action.

We offer free consumer brochures focused on a variety of homeowners and auto insurance topics, consumer safety tips, and insurance laws. To view additional brochures, or to request copies, visit ohioinsurance.org.

→ ADDITIONAL RESOURCES

Ohio Committee for Severe Weather Awareness:
weathersafety.ohio.gov

National Weather Service – Winter Safety:
weather.gov/safety/winter



Representing Ohio's property/casualty insurance industry

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