

INTERS IN THIS REGION can be tough, the weather can be unpredictable, and conditions can change quickly on our NJ highways and local Collingswood streets. Snowstorms and icy conditions present a particular set of driving hazards. Icy road fatalities account for more deaths and accidents than all other weather hazards combined (3.6 times more). Preparing your vehicle for the winter and knowing how to react in severe conditions is the key to a safer and less stressful winter season.

So as a professional and licensed insurance agent, I recommend the following measures be taken to avoid an accident during the cold winter months:

BE PREPARED BEFORE A STORM HITS:

- · Make sure your auto insurance policy covers you for roadside assistance. Also, check to see if towing is included. If not, for a nominal fee you should add that as a precaution.
- · Have a mechanic check your car's battery, brakes, fluid levels (antifreeze, properly working windshield wipers and oil) as well as the heating and exhaust systems to ensure that your car is in good, safe working condition.
- · Try to keep your gas tank full during the winter months. Don't allow the gas to go below half a tank.
- · An adequate supply of windshield washing liquid is critical to wash away the mud, salt, and melted snow that can severely limit visibility.
- Prepare for an emergency. Keep blankets, flares, shovel,

windshield scraper and brush, tool kit, jumper cables, fully charged phone and/or charger plus a flashlight with extra batteries.

WHEN DRIVING UNDER ADVERSE WINTER CONDITIONS:

- Take care pulling out of streets blocked by mountains of snow. It's often difficult to see who or what is coming.
- · Back your car into the driveway so you have better vision when pulling out.
- Be aware of **joggers** on the street. Often sidewalks are impassable and die-hard joggers venture onto the street for a clearer path. Unfortunately, they may not see icy spots or other hazards hidden below the slush.

IF YOU MUST TRAVEL DURING A SEVERE STORM:

- Make sure to drive **SLOW**.
- Don't travel alone.
- Make certain your vehicle has all-wheel drive or at the very least a high riding clearance (like a truck or an SUV)
- If stuck, stay in the car and wait for help. Run the engine and heater sparingly. Also make sure your exhaust pipe is clear of snow and ventilate your car so that carbon monoxide fumes won't poison you.

Final note: Reach out to your local agent to re-visit your policy and discuss the benefits that best meet your needs. Wishing you safe travels this winter. ■

