

1-800-GOT-JUNK?
THE WORLD'S LARGEST JUNK REMOVAL SERVICE®

Winter Driving 101
Stay Safe All Season Long



PRESENTED BY:
LIBERTY INSURANCE AGENCY

Jason Rigby

YOUR LIBERTY TEAM



Kevin Heher
CPCU, ARM,
AFSB, AAI
PRESIDENT

Kevin is President of Liberty Insurance Agency, a family owned business established in 1950. We work for our clients and strive to be their go-to trusted advisor for insurance & risk management strategies and solutions.



Jason Rigby, CRM
**SENIOR VICE
PRESIDENT, PROPERTY
& CASUALTY**

Jason joined Liberty Insurance Agency as a Broker/Producer in 2013. Jason's focus has been to bring his knowledge and understanding of enterprise risk management to employers who wish to better understand and more aggressively manage the quality and cost of their risk management program. As Senior Vice President of the Commercial Property & Casualty Department, Jason has worked to deliver a higher level of value to Liberty's clients through innovative strategies aimed at expanded support to Human Resource Directors.

YOUR LIBERTY TEAM



Steve Pcsolar, CISR
ACCOUNT MANAGER

Steve's primary role is to assist with day-to-day account service activities and requests, including correspondences, account file maintenance, certificate requests, MVR reports, etc. Steve has over 8 years of property-casualty experience and completed the Certified Insurance Service Representative (CISR) designation in 2015. To further expand his service capabilities he is working towards his Certified Risk Manager designation.



Anthony Viola
CLAIM MANAGER

Anthony is responsible for coordinating the claims handling process. Anthony has over 20 years of property & casualty experience working as a multi-line claims adjuster with Travelers Insurance. Anthony serves as an advocate to the client to achieve the best optimal outcome. He monitors the performance of the carriers to ensure the highest level of customer service and participates in claim review meetings.



Agenda

- **Introducing Winter Driving 101**
- **Vehicle Maintenance and Supplies to Have in Cold Weather**
- **Identifying Hazardous Road Conditions**
- **Tips for Driving through Foggy Conditions**
- **Staying alert in areas with wildlife**
- **Black Ice and Slippery Surfaces Safety Tips**
- **Staying Prepared and Knowing How to React**





Three Key Words:

- **Calm**
- **Slow**
- **Easy**



- Increase following distance
- Make smooth turns
- Extra caution on ramps, bridges and overpasses
- Avoid abrupt maneuvers and oversteering



Make sure your truck is prepared for the weather.
Check the following:

- **Battery**
- **Radiator**
- **Heater**
- **Defroster**
- **Wiper blades**
- **Tires**





Chains/cables

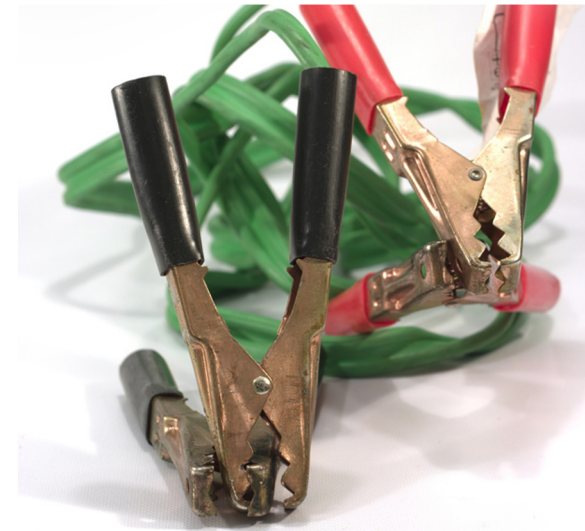
- Consider carrying a list of state requirements for chains/cables
- Know how to put your chains/cables on before setting out in winter conditions!

Additives for fuel to prevent gelling

- Keep tank as full as possible
- Avoid turning off vehicle for extended time
- Beware if driving from South: much of their diesel is not blended and will gel easily

 **Put together an emergency kit containing the following:**

- Flashlight and batteries
- Blanket
- Extra clothing (warm layers, gloves, shoes, socks and rain gear)
- Water and non-perishable food
- First aid kit
- Bag of sand or salt
- Extra washer fluid
- Windshield scraper and brush
- Jumper cables
- Tire chains or traction mats
- Cell phone and charger
- Lighter/matches and candles





Have a reliable source for weather reports

- Weather band radio, truck stop TV, Internet, states' weather lines, etc.

Have a reliable inside/outside thermometer

Know how to determine by sight if the road is covered in ice

- Other vehicles' actions
- Lack of tire spray
- Ice buildup on other vehicles
- Rapidly bouncing CB antennas





- Fallen Leaves/Cinders
- Animals
- Rain & Ponding Water
- Snow / Fog
- Black Ice
- Potholes





Fog is one of the greatest hazards in winter driving conditions. Even the best fog lights do not provide enough assistance to safely drive through dense fog. Driving through fog at night can pose an even greater hazard as the lights from oncoming traffic make clear vision of the road almost impossible. Fog can come up quickly, and having a plan is key to avoiding accidents.

The national weather service provides the following guidance:

<https://www.weather.gov/safety/fogdriving#:~:text=Fog%20Resources&text=Slow%20down%20and%20allow%20extra,use%20your%20high%2Dbeam%20lights>

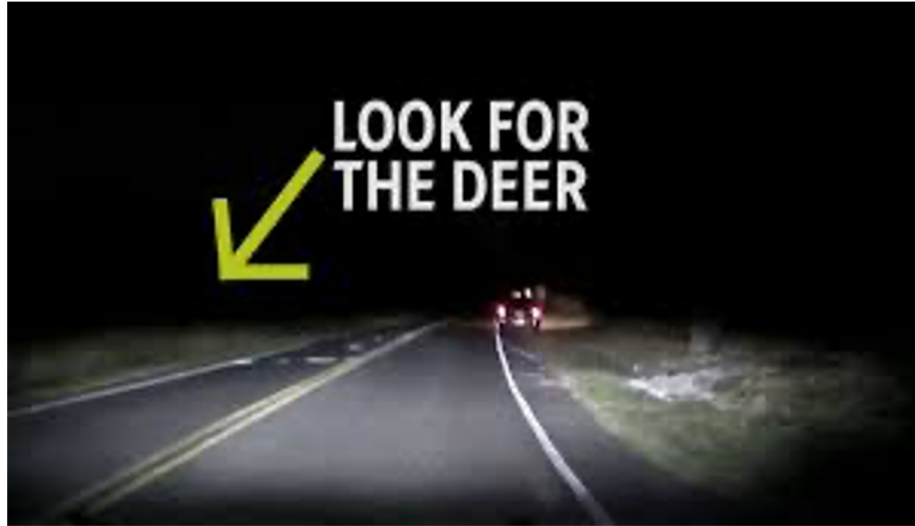


Keep the following safety tips in mind:



- Slow down and allow extra time to reach your destination.
- Make your vehicle visible to others both ahead of you and behind you by using your low-beam headlights since this means your taillights will also be on. Use fog lights if you have them.
- Never use your high-beam lights. Using high beam lights causes glare, making it more difficult for you to see what's ahead of you on the road.
- Leave plenty of distance between you and the vehicle in front of you to account for sudden stops or changes in the traffic pattern.
- To ensure you are staying in the proper lane, follow the lines on the road with your eyes.
- In extremely dense fog where visibility is near zero, the best course of action is to first turn on your hazard lights, then simply pull into a safe location such as a parking lot of a local business and stop.
- If there is no parking lot or driveway to pull into, pull your vehicle off to the side of the road as far as possible. Once you come to a stop, turn off all lights except your hazard flashing lights, set the emergency brake, and take your foot off the brake pedal to be sure the taillights are not illuminated so that other drivers don't mistakenly run into you.

Watch for Deer and Other Animals





#1 – Go Slow & Steady

Just like driving in snow, you'll want to go slowly and steadily over patches of black ice. Unlike snow, which still offers a little traction for your tires, black ice is completely smooth, and your tires won't stick at all. As a result, it can be difficult to stop if you're going too fast. When you reach a patch of black ice, take your foot off the accelerator immediately.

Additionally, keeping a straight wheel is advisable since you should be able to coast safely over the ice. If you turn your wheel while driving on black ice, you'll increase the likelihood of losing control of your vehicle. If you start to skid and must turn, be sure to turn into the skid.



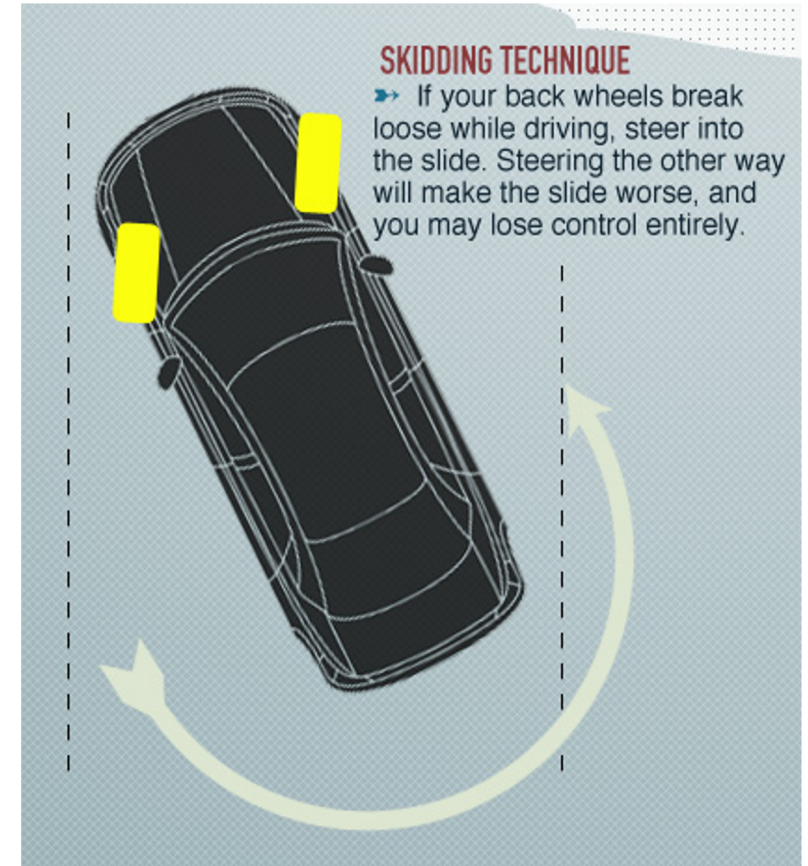
#2 – Avoid Braking or Pump Brakes

Brakes can be your best friend in many driving emergencies, but not black ice skids. When you approach black ice or any road hazard that will take away from your traction, let off the brake before your tires make contact. If you're going too fast and need to brake a little, pump the brakes to avoid going into a full-on skid. Don't slam on the brakes under any circumstances—you'll only make your situation worse by doing so.



#3 – Know How to Drive Through a Skid

One of the biggest mistakes drivers make when driving on black ice or other slippery surfaces is overcorrecting a skid. This can compound the problem quickly by sending the truck spinning in the other direction. Gently turn into the skid while pumping the brakes. As the skid breaks, return the steering wheel to normal. Once your tires get traction on the road again, you should find it easy to correct from there.





#4 – Winter Safety Kits

Studded tires, snow chains, and four-wheel drive won't help. While these three features can be helpful in heavy snow, they are virtually useless on black ice. Again, black ice offers no traction at all, which means increasing traction is a moot point. (Anything multiplied by zero remains zero!) Don't think you're invincible with any of these snow tools. You're better off having a winter emergency kit in case an accident does occur—at least you'll be safe until help arrives.

Winter Car Kit Checklist

<input type="checkbox"/> windshield scraper	<input type="checkbox"/> sand or shingles (for tire traction)
<input type="checkbox"/> small broom	<input type="checkbox"/> hats, socks and mittens
<input type="checkbox"/> flashlight	<input type="checkbox"/> first aid kit
<input type="checkbox"/> blanket	<input type="checkbox"/> fluorescent distress flag
<input type="checkbox"/> spare radio with batteries	
<input type="checkbox"/> snacks or energy type food	
<input type="checkbox"/> water	
<input type="checkbox"/> jumper cables	
<input type="checkbox"/> flares and matches	
<input type="checkbox"/> shovel	

The illustration shows various items from the checklist: a first aid kit box with a red cross, a flashlight, a radio, a shovel, a snow hat, and a pair of snow chains. A small 'MO' logo is visible in the bottom right corner of the illustration area.



• **#5 – Before You Drive, Check the Weather and Temperatures**

Most vehicles these days come with an external thermometer. Pay attention to the reading during the winter months, and if it drops to freezing (32 degrees F), expect that you'll run into black ice somewhere. To be extra safe, use caution even when the reading is only near freezing as many car thermometers pick up heat readings from the engine, which can make it seem warmer outside than it actually is.





Frozen Brakes

- Break ice loose by backing up or by hitting with a hammers from the side

Skidding

- Use the steering wheel only to get back in front of the trailer and keep steering/counter-steering until you regain control
- Do not use brakes or accelerator unless absolutely necessary

Jackknifing

- Try to correct as soon as you realize what is happening
- Look at the left mirror only and steer to re-align tractor and trailer
- Never use the brakes
- If you are experiencing a trailer jackknife, use the accelerator gently to pull the trailer back

• **Beware of slow-moving snow removal equipment**

Aim for traction on at least one side of your vehicle (shoulder often has most traction)

Heavy load - more traction

Empty trailer - very little traction, so be careful!

Use inter-axle differential when needed for extra traction

Don't leave your truck if you get stuck in a blizzard—stay in the cab and wait it out

If you are a new driver, talk with a seasoned driver for reassurance or more tips



- Think Ahead
- Know Your Limitations
- Use Common Sense
- Don't Drive if You Feel Uncomfortable, **PULL OVER**
- Don't panic if conditions are bad
- Slower Movements, Greater Following Distance
- Better Safe Than Sorry

No Load is Worth Your Life



Thanks for your time!
Jason Rigby, Senior Vice President
Certified Risk Manager
Liberty Insurance Agency
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Thank you!

Liberty Insurance Agency is your trusted advisor and here to service your account! Please do not hesitate to contact Jason or Steve directly with any questions or concerns.

We will be breaking down the topics in this training to focus specifically on the areas where you can make improvements if needed. While every 1-800-GOT-JUNK? operation should be considered Best-In-Class, we take great pride in making sure this message is sent loud and clear to the carriers writing your policies.