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## **NYIA OFFERS WINTER DRIVING TIPS AS SEVERE WEATHER MONTHS APPROACH**

*Snow, ice and rain pose enormous challenges to motorists at this time of year*

**Albany, N.Y., Feb. 9, 2010**—Snow, ice, fog and rain pose threats to motorists throughout February and into March, according to the New York Insurance Association (NYIA).

In fact, slippery pavement and obstructed views contributed to 14.2 percent of motor vehicle accidents in 2008, according statistics from the New York State Department of Motor Vehicles, which currently gathers valuable information on the number and causes of accidents involving injuries or property damage in excess of \$1,000.

“Drivers should always avoid speeding and keep their front and rear windshields clear—these safety measures are critical as we move deeper into the winter season,” said Ellen Melchionni, president of NYIA.

Severe weather makes February the month with the highest rate of motor vehicle crashes countrywide, according to the National Highway Traffic Safety Administration (NHTSA). In 2008, NHTSA reported 541,000 motor vehicle accidents occurred in February— a rate of 249 per 100 million vehicle miles traveled, far above the annual rate of 199 per million vehicle miles traveled.

In order to avoid a potentially dangerous situation, NYIA offers the following late winter driving tips:

- Give yourself enough time to arrive at your destination. Trips can take longer during winter than other times of the year, especially if you encounter storm conditions or icy roads.
- Bring a cell phone so that those awaiting your arrival can get in touch with you if you are very late. Avoid the temptation of using the cell phone while driving, as it is a dangerous distraction.
- Drive slowly because accelerating, stopping and turning all take longer on snow-covered roads.

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- Leave more distance than usual between your vehicle and the one ahead of you, giving yourself at least 10 seconds to come to a complete stop. Cars usually need at least three seconds to halt completely when traveling on dry pavement.
- Be careful when driving over bridges, as well as roadways rarely exposed to sunlight—they are often icy when other areas are not.
- Avoid sudden stops and quick direction changes.
- Be sure to keep your gas tank full. Stormy weather or traffic delays may force you to change routes or turn back. A fuller gas tank also averts the potential freezing of your car's gas line.
- Keep windshield and windows clear. Drivers in cold-weather states should have a snow brush or scraper in their vehicle at all times. Your car's defroster can be supplemented by wiping the windows with a clean cloth to improve visibility.
- Do not activate your cruise control when driving on a slippery surface.
- Do not warm up a vehicle in an enclosed area, such as a garage.
- Keep your tires properly inflated and remember that good tread on your tires is essential to safe winter driving.
- Check your exhaust pipe to make sure it is clear. A blocked pipe could cause a leakage of carbon monoxide gas into your car when the vehicle's engine is running.
- Monitor the weather conditions at your destination before beginning your trip. If conditions look as though they are going to be too hazardous, just stay home.

The New York Insurance Association (NYIA®) is a state trade association that has represented the property and casualty insurance industry for over 125 years. For more information on NYIA, visit [www.nyia.org](http://www.nyia.org).