



News Release

For Immediate Release

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Be prepared for possible winter weather and freezing temperatures coming to North Carolina

Raleigh, N.C. – January 29, 2019 – Meteorologists are calling for freezing temperatures this week across North Carolina, and parts of the state may even see some winter precipitation. Freezing conditions can be hazardous for motorists and properties.

“We encourage everyone to use extra caution on the roads and in their homes as temperatures drop below freezing,” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC). “Ice may be present in some areas, especially overnight, and these conditions present a number of different risks.”

Here are some tips for safe winter driving:

Make sure your automobile insurance is up to date. It is recommended that you have collision coverage, which protects you if you have an accident, and comprehensive, an optional coverage that covers damage to your car from such dangers as falling ice or tree branches.

- Drive slowly if there is ice or snow on the roads. Accelerating, stopping and turning all take longer on snow-covered roads.
- Leave more distance than usual between you and the car ahead of you, giving yourself at least 10 seconds to come to a complete stop.
- Watch out when driving over bridges, overpasses or roads rarely exposed to sunlight, as they may be icy when other roads are not.
- Keep the windshield, windows, headlights, and tail lights clean and clear.
- Do not activate cruise control or overdrive when driving on a slippery surface.
- Do not warm up your vehicle in an enclosed area, such as a garage.
- Bring along a cell phone so you can call for help if needed and also alert those you’re visiting if you will be later than expected, but don’t let the phone become a distraction.
- When approaching a hill in icy conditions, do not apply extra gas or stop the car. Accelerating will make tires spin, and once stopped, a car has difficulty regaining momentum.

To keep your car maintained for winter conditions:

- Have your car serviced and take care of any problems before they strand you in the cold.
- Make sure your battery and charging system are in good shape. Batteries lose power as the temperature drops.
- Check the cooling system and make sure the antifreeze will protect your car.
- Make sure the windshield wipers are in good shape. Be sure to turn them off before you shut off the engine, or they may freeze to the windshield.
- Check that the rear windshield defroster is working properly.
- Keep your tires properly inflated and remember that good tread is essential to safe winter driving.
- Be sure to keep your gas tank full so that you don't run out in heavy traffic or on detours. A fuller gas tank also prevents gas-line freeze-up.

One more important tip:

- Keep basic supplies in your car in case you get stuck. Buy a substantial ice scraper and snow brush. Pack a blanket, an old pair of boots and an extra sweater or coat. A shovel and a bag of sand or cat litter might also come in handy to help with traction.

To help protect your home against fire:

In case of fire, your basic homeowner's, renter's or condo insurance policy will cover resulting damage, both from the flames and water used to put out the fire. Check with your insurance agent to make sure you have the proper amount of coverage to repair or replace your structure and personal belongings.

- **Fireplaces/Space heaters:** Make sure you have at least 36-inches of clearance between the heat source and combustible materials such as bedding, furniture, books, and curtains. Also, make sure heaters are turned off when unattended and fires are completely out before you close the damper.
- **Fire protection equipment:** Make sure that smoke detectors and fire extinguishers are in good, working order.

To help prevent frozen plumbing:

Standard homeowners' policies cover winter-related disasters such as burst pipes, ice damage and damage caused by weight of ice or snow.

- **Keep the house warm.** Set the thermostat for at least 65 degrees, as the temperature inside the walls, where pipes are located, is substantially colder. A lowered thermostat will not keep the pipes from freezing.
- **Keep a slow trickle of water flowing** through faucets connected to pipes that run through an unheated or unprotected space. Or, if your house will be unattended for long periods, drain the water system.

- **Add extra insulation** to attics, basements and crawl spaces. Ideally, the attic should be five to 10 degrees warmer than the outside air. Well-insulated basements and crawl spaces will also help protect pipes. You might also consider insulating unfinished rooms such as garages to keep pipes from freezing.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.

The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.

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