



January Winter Storm

NEWS RELEASE

For Immediate Release

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Winter Storm Warning Issued for North Carolina

Raleigh, N.C. – January 21, 2016 – The National Weather Service has issued a winter storm warning for several parts of North Carolina. A potentially hazardous wintry mix including snow, sleet, and freezing rain is expected to fall in the state through Saturday.

“We are encouraging everyone to be extra careful on the roads and in their homes as temperatures drop below freezing, and frozen precipitation makes its way into our state,” said Russ Dubisky, media relations representative for the Insurance Federation of North Carolina (IFNC). “Ice and snow present a number of different risks, and we should all be prepared for when these conditions develop.”

Here are some tips for safe winter driving:

Make sure your automobile insurance is up to date. It’s 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.

- Reduce your speed: 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.
- Use caution when driving over bridges, overpasses or roads. These surfaces are rarely exposed to sunlight and may be icy when other roads are not.
- Keep the windshield and windows clear. Also, clean off your headlights and tail lights. This will increase visibility.
- Do not activate cruise control or overdrive when driving on a slippery surface.
- Do not warm up your vehicle in an enclosed or partially enclosed area, such as a garage.
- Bring along a cell phone and make sure it is fully charged so you can call for help if needed. Also, before heading out to your car, alert those you’re visiting that you may be arriving later than expected. Remember don’t let your cell 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 routinely serviced to avoid being stranded in the cold.
- Make sure your battery and charging system is 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.
- 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.

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.

IFNC offers the following tips to help protect your home this winter.

To help protect your home against fire:

- Keep 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.
- Check smoke detectors and fire extinguishers to ensure they are in good, working order.

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.

To help prevent frozen plumbing:

- 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.
- 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.

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

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