

S A F E R

T I M E S

A Safe&Sound® Publication from Merastar Insurance Company

- Weather-Taming Driving Tips
- Insurance Lingo
- Hiring a Contractor
- Skid-vice

VOL. 16 NO. 1

Weather-taming driving tips



Knowing how weather affects your vehicle's performance can prevent accidents and injuries. Here's a list of safety tips to keep in mind when driving in inclement weather.

See and be seen

Whenever you turn on the windshield wipers make sure your headlights are also on. Periodically check the condition of your wipers and replace them annually for optimum performance.

Avoid hydroplaning

If your vehicle begins to hydroplane (slide over water on the road's surface) don't brake suddenly. Reduce your speed until the tires regain traction.

Slickest at the start

Roads are the slickest when it first starts to rain, causing oil on the road to rise to the surface. Take this into consideration and allow more time to stop and turn.

Know your brakes

Know what type of brakes your vehicle has—anti-lock or standard. With anti-lock brakes, step down firmly and steadily to stop safely on wet or wintry roads. Repeatedly pumping standard brakes can reduce the risk of skidding.

Tire pressure and temperature

Check your tire pressure when temperatures begin to change. A ten-degree change in outdoor temperature alters tire pressure by one pound per square inch (psi).

4WD helps you go...but not stop

Four-wheel and all-wheel drive systems can increase traction as you drive, but they don't increase your vehicle's ability to stop.

Leave enough room to stop

At 40 miles per hour, a car that takes 110 feet to stop on dry pavement requires 200 feet to stop in the rain, 350 feet on gravel, and 770 feet on ice. 🚗

DRY 110 ft.



RAIN 200 ft.



GRAVEL 350 ft.



ICE 770 ft.



Sources: nada.org,
tiresafety.gov, nhtsa.gov,
[Better Homes & Gardens](http://BetterHomes&Gardens.com),
insideline.com

Insurance Lingo

What's in a Name?

COLLISION is coverage for damage to an insured motor vehicle caused by its impact with another vehicle or object, or by its overturn.

COMPREHENSIVE is coverage for losses to a covered vehicle as a result of fire, theft, vandalism, falling objects, flood and various other perils.

AUTO LIABILITY is coverage for costs to others from an at-fault accident. This coverage is sometimes known as "bodily injury liability" and "property damage liability." It covers costs from injuries or vehicle repairs and legal costs if you are sued for damages.

Sources: msn.com, iii.org

Stopping distances can vary significantly with road conditions

Hiring a Contractor?

Read this first

Whether improving or repairing your home, it's important to hire licensed and insured contractors to do the work. Otherwise, you could be left holding the hammer. The following tips can help you avoid unnecessary costs and delays in your building project.

Get Written Estimates

Before signing a home repair contract, get estimates from at least three contractors and check their references. Call the local building department or Better Business Bureau to verify a company's license and check if it has any complaints on file. Be cautious of anyone going door-to-door in your neighborhood looking for work.



Verify Proof of insurance

Contractors should provide current certificates of workers' compensation and general liability insurance. Without workers' compensation insurance, you could be held liable for employees injured while on your property.

Document Job Specs

Get a written contract before the work starts or any money changes hands. The contract should specify the following details:

- The scope of the project
- Cost
- Payment schedule
- Payment method
- When the work will begin and end
- Detailed descriptions of the materials to be used
- Materials warranty, and
- A labor replacement guarantee.

Post the Building Permit

Make sure the contractor obtains a building permit for your project and posts it on the property before work begins. Never apply for a permit on

behalf of the contractor; the person named on the permit is responsible for ensuring that all building codes are met.

Pay as You Go

Most contractors accept payment based upon the percentage of work completed and will agree in advance to a payment schedule. Don't make full payment or sign over an insurance settlement check to a contractor until you are satisfied with the completion of the job.

Snap a Picture

Make sure to take photos throughout your project's progress. Pictures can help document various stages of the project and provide a history of updates to your home. This record can be valuable if contractor issues arise or when you sell your home.

Check Your Coverage

Anytime you make a major update or renovation to your home, review the changes with your insurance carrier to make sure you have adequate coverage. [PCIAA](#)

—[pciaa.net](#)

Call Today!

For a free no-obligation auto or home insurance quote

1-800-Merastar

(1-800-637-2782)

Offer Code: STN

www.Merastar.com

Merastar
INSURANCE COMPANY

The specialist in providing auto & home insurance to employee groups for over 30 years.™

Merastar Insurance Company
P.O. Box 181101 • Chattanooga, TN 37414



Skid-vice

Tips to Stay on Course

First, don't panic. If you skid, don't brake, hit the gas, or jerk the wheel. Take your foot off the gas and, if the car has a manual transmission, depress the clutch.

In a rear-wheel skid—the most common—carefully steer in the direction of the skid. When the car stops skidding, accelerate gently and steer it back on course. If your car has rear-wheel drive and you over-correct, be prepared to fishtail in the opposite direction.

In a front-wheel skid, don't turn the steering wheel, since the sideways skid of the front wheels will help slow the vehicle. Wait for the front wheels to grip, then steer gently in the desired direction. As a last resort in wintry conditions, you may want to use a snow bank as a brake. [NADA](#)

—[nada.org](#)

Coverage underwritten by Merastar Insurance Company, Chattanooga, TN 37411. In Texas, homeowners by Consolidated Lloyds, and in New Jersey, auto by New Jersey Skylands Insurance Companies, which are not Merastar companies. Availability of coverage, payment options, online quotes, discounts, and portability features may vary by state. Merastar and Safe & Sound are registered service marks of Merastar Insurance Company.