

Insurance 101

Your Car Doesn't Like the Cold

That's why some TLC is in order. Because the last thing you want to discover when you need to drive is that your car has other ideas.

Here are some tips for keeping your car in working order and staying safe on the road as the temperatures plummet, the snow falls and road conditions worsen:

A car with a view. Make sure your windshield wipers are in good working condition, and that you use a cleaning solution in the reservoir that resists freezing.

Ride on the right tires. Your car should have four good snow tires.

See the light. Ensure your headlights, brake lights, turn signals and emergency lights are all in good working order. Your headlights should be kept clean as well. Dirty headlights can reduce visibility by 50 percent or more.¹

Check it out. Inspect the condition of your battery, as well as all belts and hoses.

Get your fill. Keep your gas tank near full; you don't want to get stuck in slow traffic in the snow without enough fuel. Also, consider an additive that keeps moisture from freezing in the lines.

Pack up your kit bag. Always keep these essentials in your car: tools, compass, emergency flares, spare tire, tire repair kit and pump, and first aid, as well as flashlights, tow rope, booster cables, matches, a water container and knife. For snow removal, include a shovel, sack of sand, road salt, windshield scraper and brush.

Skid sense. Important to staying safe behind the wheel in winter is knowing how to prevent and handle a skid. Any of these can bring one on—braking hard, turning the wheel sharply, putting too much pedal on the metal. Driving slowly and deliberately is the best way to avoid a skid. If you do swerve, don't brake or accelerate. Turn the steering wheel in the direction you want to go and then regain control of the car.

Also, consider extra auto insurance for greater protection. Waiver of First Accident/Minor Violation coverage, which is part of our Kemper Prime Auto Enhanced, waives all premium impact from a first accident or minor violation while you're insured by Kemper. Ask your Independent Agent today how you can get this important product and further protect yourself against the challenges of winter weather.

¹Connecticut Department of Transportation

Sources: Insurance Information Institute Sources, NOAA, Weather Underground, AARP

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