

Auto Insights

Auto and driver risk management tips provided by:
Beyond Insurance Brokers Inc.



Prepare Your Car for Winter Weather!

In the winter months, we all need to take additional steps to protect ourselves from the cold – warmer clothes, a heavy coat, a hat, mittens, a scarf and boots with good traction for the snow. It's also a good idea to protect your car during cold months by winterizing your vehicle before the beginning of the season. This is essential, as cold temperatures make it difficult for engines to work properly, snow limits tire traction and salt causes rust and gravel pits on the exterior paint.

Car Winterizing Recommendations

Consider these car winterizing suggestions before the temperature drops:

- *Place snow tires on your vehicle*
 - Braking, accelerating and handling are tough with worn or high performance tires on slippery roads. Snow tires will increase traction and reduce your chances of slipping on slick surfaces.
- *Check your tire pressure*
 - Properly inflated tires ensure the best possible connection between your vehicle and the road, especially in slick conditions.
 - Cold temperatures cause tire air pressure to drop since gases contract when they're cold.



Safety First

The winter may be hard on you: Dry skin, brittle hair and an increased risk of colds and the flu. It is also hard on your vehicle. Take the necessary steps to protect your car against the cold to ensure that it will last the entire season long!

- *Check your four-wheel drive system for malfunctions*
 - Check that your system engages and disengages properly and does not make any unusual noises when you start it. Also check the gear oil levels and transmission before temperatures get too cold.
- *Change the oil in your engine and check the viscosity grade*
 - Viscosity of oil – how thick it is – will change depending on its temperature. The colder oil is, the thicker it will become. Consequently, thick oil does not circulate through an engine as easily as thinner oil during start-up. To reduce the risk of problems with your engine oil, place thinner oil in your engine before the cold weather season.
- *Have belts and hoses inspected*
- *Inspect wipers and refill wiper fluid*
- *Check your car battery*
 - Extreme temperatures can cause your vehicle's battery to operate at less than 50 per cent. If your battery is over three years old, have it tested.
- *Check the antifreeze mixture*
 - The ideal mixture of antifreeze and water in your radiator is 50:50. If this ratio is off, your vehicle will not perform as well.
- *Place a roadside emergency supply kit in your car*

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**Beyond Insurance Brokers
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