

Winter

Weather Tips



Tips for Automobile Owners and Operators

- Regularly check and maintain tires, brakes, hoses, belts, and fluids. You'll be less likely to have an accident from mechanical failure.
- You can't drive safely without a clear view of the road. Replace worn windshield wiper blades, replenish washer fluid, and always carry an ice scraper.
- Allow extra time to come to a complete stop. Winter driving conditions are hazardous at best!
- Leave early to reach your destination. Call ahead to confirm road conditions are safe.
- Keep the gas tank filled and carry an emergency survival kit (sand, shovel, flashlight, blanket, gloves, hat, tow chain, and jumper cables) in your car.

IF YOU'RE INVOLVED IN AN ACCIDENT:

- Check for injuries. Get medical help if necessary.
- Report the accident to the police. Follow the officer's instructions. Write down the name of the investigating officer and request a copy of the police report.
- Record names, addresses, and telephone numbers of the other driver, each passenger, and any witnesses.
- Exchange insurance information. Carefully examine the Illinois Insurance I.D. card for the specific name of the other driver's insurance company.
- Write a description of how the accident happened while the details are still fresh in your mind.
- Report the accident to your insurance agent or company as soon as possible.
- Read the "Conditions" section of your policy and follow through on conditions you haven't met.





Tips for Property Owners and Operators

- Make sure the furnace is in good working condition. Check for carbon monoxide leaks. Change furnace filters often.
- Regularly examine woodburning stoves and fireplaces (including pipes, flues, and chimneys), for creosote build-up and cracks. Burn hardwoods to prevent creosote build-up. Don't leave fires unattended.
- Keep exterior gutters clear of leaves and debris so melting snow and ice can flow off your roof.
- Examine water pipes. Add insulation if freezing is likely. During periods of extreme cold, maintain a trickle of water to keep pipes open.

- Keep sidewalks, steps, and porches free from ice and snow to prevent slip and fall injuries.
- Make a household inventory. Be as specific as possible. An accurate inventory, supported by photos, videotapes, and appraisals will make settling a property claim easier.

IF A HOMEOWNERS LOSS OCCURS:

- Minimize structural damage. Keep all receipts and submit them with your claim.
- Report the loss to your insurance agent or company as soon as possible.
- Read the "Conditions" section of your insurance policy and follow through on any conditions you haven't met.



If you have questions about your insurance policy or coverages, your main source of information should be your agent or company.

For additional assistance, you can call the Illinois Insurance Hotline

The Illinois Insurance Hotline is an industry-sponsored consumer resource offering assistance and basic information about a variety of insurance topics.

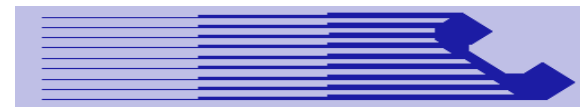
To reach the Hotline, call

1-800-444-3338

between 9:00 a.m. and 4:00 p.m.

Monday through Friday.

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We're here to help!

