

Safeguard your vehicle from intense cold weather

In winter, the cold drives us into our cars. After all, who wants to brave public transport on chilly mornings when there is a car waiting in the garage. What is often not considered, is the impact that cold weather's in winter can have on our vehicles and your insurance policies.



"Making things more comfortable during cold weather's means taking some precautions to 'sure-up' your coverage," says Greta Goosen, head of client services at MiWay, who suggests that the best place to begin with battening down the hatches for winter is with your car and a review of driving habits.

Here are eight easy steps to follow in order to safeguard your vehicle in the cold mornings:

Step 1: Cars are vulnerable to cold. It's almost guaranteed that if you have a small crack in your windscreen, the contraction of the car body caused by the cold will turn the break into a canyon. Running the car heater while the windscreen is covered with a thin layer of ice could have the same result.

screen, secured by the wipers. The paper will prevent ice from forming, and the covered area will be clear for driving. Alternatively, if ice has formed, start the wipers and pour slightly warmed water on the screen. The wipers will complete the job. When using your heater, keep the temperature low so that the windscreen can warm up slowly.

- **Step 2**: Make sure that your car has anti-freeze in the cooling system because water can freeze in winter, and this could lead to burst pipes and damage to the radiator.
- **Step 3**: Batteries need more current to start during winter. To check its health, turn headlights on before starting the engine. Then, turn on the engine. If the lights get brighter, the battery may be dying. Check your battery fluid levels and get the voltage checked by a professional when you can to avoid becoming stranded later.
- **Step 4**: Check the tread on your tyres. Icy roads may be rare in South Africa, but it pays to ensure that if you have to brake suddenly that the tyres will grip.
- **Step 5**: When driving, remember that the cold can result in misty conditions in some areas. Compensate for poor visibility by driving slower. Avoid using your headlights on 'bright'. Mist reflects light and reduces visibility even further.
- **Step 6**: If the windscreen continues to mist up while you are driving use your heater to clear the screen, the best way to do it quickly is to also turn on your air conditioner. Hot and cold air combine and the windscreen will clear in a flash. Avoid using the heater for long periods. Prolonged use can make you drowsy and lead to inattention.
- **Step 7**: If conditions are terrible, pull off the road. Make sure that you are safely parked and use the car's emergency flashers to alert other motorists to your whereabouts.
- **Step 8**: Even a car's heater can add to winter woes- especially when a long distance drive is on the cards. The longer the heater is on, the more likely it is that drowsiness will set in and your concentration and driving skills will suffer.

In the event of this occurring, it is wise to pull off the road when you can. Taking a break, a short walk, or even buying a cup of coffee will drive away tiredness and allow the heat in the vehicle to dissipate. Cold may be uncomfortable, but when it comes to driving can be a friend. Keep the heater at a temperature that just takes the edge off the cold will mean a safer drive.

"It is always advisable to review your car insurance. Knowing what a windscreen replacement will cost, even if you are only paying the excess, and that you have roadside assistance or a battery check service included, can make all the difference to winter motoring. If in doubt, contact your insurer," says Goosen..

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