

## Rain Can Hurt You

Streaky windshields, night glare and pounding rain can considerably reduce a driver's ability to see. Wet pavements, covered with road film or spotted with oil, grease and dirt make quick stops extremely difficult. During dry periods a layer of residue builds up on the highway surface and when it rains, the water floats it loose forming a slick film on the road. Wet roads may double the required stopping distance.

Another factor affecting the ability to stop is tire hydroplaning. At certain speeds, tires lift off the pavement to be supported by water alone—an effect similar to a water skier zipping across a lake.

### Driving in the rain

When driving in the rain, keep the following tips in mind:

1. **Check your wipers.** Rubber wiper blades deteriorate when exposed to sun or temperature extremes. Six months is the average blade's effective life. If your blades won't wipe the windshield clean, have them replaced.
2. **Turn your lights on.** With good wipers and defrosters you may see others, but can they see you? Use your low beams. You'll be seen by pedestrians and other vehicles. Never drive with only your parking lights on.
3. **Watch surface conditions.** Even though the rain has stopped, the streets may remain slippery. Traffic statistics indicate that high accident rates often continue for three to four hours after the rain stops.
4. **Beware of deep puddles.** Check your braking ability immediately after driving through deep water. Some wet brakes will dry by repeatedly pumping the pedal or dragging your brakes for a moment or two.
5. **Slow down.** Reduce your speed on wet roads. Beware of tire hydroplaning on high-speed expressways. You may lose ability to steer as well as your ability to brake. It can take a heavy rain a half-hour to wash away the oil slick and a lighter rain can take even longer.

The recommendation(s), advice and contents of this material are provided for informational purposes only and do not purport to address every possible legal obligation, hazard, code violation, loss potential or exception to good practice. The Hanover Insurance Company and its affiliates and subsidiaries ("The Hanover") specifically disclaim any warranty or representation that acceptance of any recommendations or advice contained herein will make any premises, property or operation safe or in compliance with any law or regulation. Under no circumstances should this material or your acceptance of any recommendations or advice contained herein be construed as establishing the existence or availability of any insurance coverage with The Hanover. By providing this information to you, The Hanover does not assume (and specifically disclaims) any duty, undertaking or responsibility to you. The decision to accept or implement any recommendation(s) or advice contained in this material must be made by you.

©2014 The Hanover Insurance Group, Inc. All Rights Reserved.