

Preventing Pothole Pitfalls: Safety Tips and Insurance Advice for Drivers

FEBRUARY 3, 2014 (TORONTO) –Fluctuating temperatures this winter have put a lot of stress on roadways resulting in an early outbreak of potholes. Potholes can be dangerous for drivers and can cause serious damage to your vehicle. Insurance Bureau of Canada (IBC) offers motorist's safety tips and insurance advice to prevent pothole pitfalls.

"Potholes are not only a nuisance but they can also pose a serious hazard to drivers and their vehicles. Driving cautiously is always important, but more so on roads filled with potholes. The best advice for dealing with potholes is to avoid them and minimize potential damage if you strike one," says Ralph Palumbo, IBC Vice-President, Ontario.

Safety tips to avoid pothole pitfalls:

- Never hit your brakes before encountering a pothole. This can actually cause more damage to your vehicle.
- Try and slow down as much as possible if contact with a pothole is inevitable. Let off the brakes the moment before you hit the pothole allowing your car to absorb the blow.
- Hold the steering wheel tightly. Hitting a pothole with a loose grip can cause you to lose control of your vehicle.
- Be especially wary of puddles during the end of winter, they can conceal massive potholes large enough to cause severe damage to your car.
- Always maintain the proper air pressure in your tires. Leave lots of room in front of your vehicle so you can see the road ahead and avoid potholes .

Here are some indications that you should take your car into the shop to have it checked for damage:

- Reoccurring loss of air pressure
- Noticeable bends/dents in wheel rims
- Vibration in the wheel or in the seat
- Steering wheel is not aligned straight

Insurance:

- You may file a claim with your insurance company (if you have collision coverage) or pay for the damage yourself. Consider your deductible and the dollar value of the damage before making a claim.
- If you do file a claim, get as much information as possible, including taking photos of the damage and pothole. Photos could help speed up the claims process.
- Speak with your insurance representative to discuss your specific coverage.

About Insurance Bureau of Canada



Insurance Bureau of Canada is the national industry association representing Canada's private home, car and business insurers. Its member companies represent 90% of the property and casualty (P&C) insurance market in Canada. The P&C insurance industry employs over 118,600 Canadians, pays more than \$7 billion in taxes to the federal, provincial and municipal governments, and has a total premium base of \$46 billion.

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If you require more information, IBC spokespeople are available to discuss the details in this media release.

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