

## **DANGER ON ROADS AS CLOCKS GO BACK**

While most of Britain will be enjoying an extra hour in bed as the clocks go back this week (30 October), the country's drivers could face heightened dangers on the roads. With darker evenings heralding the start of the big freeze, Lloyds TSB Insurance has drawn up the following advice to help drivers stay safe on the winter roads:

- Consult your car handbook for advice on regularly servicing your vehicle according to the manufacturer's recommendations. Autumn is a good time of year for this to be undertaken, helping ensure that the car is ready to face the cold and wet weather.
- Ensure that all exterior lights - including fog, brake and number plate lights - are working properly. Check that they are all clean and free from cracks and damage. Replace any defective bulbs or fuses to ensure you are visible to other drivers.
- Inspect both the front and rear wipers for wear and tear and adjust the windscreen washers. If the wipers on your car are over a year old, it may well be time to replace them. Remember to top up the windscreen washer fluid reservoirs - new anti-freeze windscreen solutions are widely available.
- Keep all the car windows clean. Dirt and condensation can obscure vision and dazzle from the sun can be a real problem at this time of year, made worse by the hazy film that can sometimes accumulate on the windscreen. Apart from being a hazard on the road, this could lead to a fine of up to £2,500.
- Top up oil and water levels and make sure you put in enough anti-freeze to stop the engine freezing over. Forgetting to add anti-freeze can cause damage to the engine and lead to a hefty garage repair bill. It's important not to leave this too late.
- Check your car's tyre pressure and tread depth. On icy winter roads, the condition of your tyres is especially important and at least 3mm of tread is recommended – so it's worth thinking about replacing tyres before the winter arrives. Don't forget your spare tyre – check its tread depth and make sure it's in good condition.

## **DANGER ON ROADS AS CLOCKS GO BACK .../2**

- Don't forget the battery. Flat batteries are one of the most common causes of breakdown and the risks in winter are especially high. If your battery is more than five years old, it's worth considering a replacement. If it's younger, ensure that it is clean and that the connections are sound.
- Buy a car kit to leave in your vehicle. This will ensure that you have some essential tools if you do breakdown e.g. jump leads, torch and first-aid kit.
- Wherever possible, allow extra time to reach destinations where your journey could be affected by the weather.

Phil Loney, managing director of Lloyds TSB Insurance said: "If there's one day where caution on the roads is an absolute must, it's the day the clocks change. It might sound obvious that darker evenings mean more dangerous driving conditions, but the importance of taking special care on the roads at this time of year cannot be underestimated.

"With a few basic precautions, drivers can steer clear of most problems. But, it is vital that at all times every driver has adequate car insurance to protect them as the winter closes in. And remember, not all car insurance is created equal, so, make sure yours includes valuable extras such as providing a courtesy car until your car is back on the road."

For further information about Lloyds TSB motor insurance visit [www.insurance.co.uk](http://www.insurance.co.uk) or call 0800 328 4033.

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