

Your Insurance Matters – by Jeff Meyer

Treading Through the Snow

It may be December already but there is no doubt that Mother Nature will be sending snow our way very soon. In case you have decided to purchase new tires for your vehicle, here are some pointers that will help you make an informed purchase.

Driving in winter conditions can be intimidating. Poor visibility and the presence of snow, slush and ice are additional hazards we normally don't have to deal with. When you're operating your vehicle in these kinds of conditions, you need to remember it will not respond as quickly as usual. It will have a tendency to skid easily and the brakes will lock sooner because of the reduced traction between your tires and the road surface. When faced with these situations, you must give yourself more time to react. You must be delicate and deliberate in your use of the steering, brakes and accelerator.

Summer tires, winter tires, all-season tires: is there really a difference?

Summer Tires: The majority of summer tires are designed to provide optimum dry-condition performance as well as good handling in wet situations. They are not recommended for snowy or icy conditions.

All-Season Tires: All-season tires are not designed to excel in any one condition; they are a compromise for all conditions. Consequently, they are adequate at best in wet, dry, or snowy conditions.

Snow Tires: Snow tires are specifically designed to provide better traction and braking in deep snow conditions as well as greater stability and control on slushy roads. Some winter tires offer additional features that will enhance the tires' performance in icy conditions. These features may include studs, specialized rubber compounds or additional traction enhancers moulded directly into the tire. The use of studded tires is permitted in British Columbia between October 1 and April 30. If you live in an area that regularly receives snow or your profession or outside interests, such as skiing or other winter sports, require you to drive in winter conditions, then your vehicle should be outfitted with snow tires.

Front-wheel-drive and rear-wheel drive: knowing where to put snow tires.

Ideally, you would outfit your vehicle with snow tires on all four wheels. But if only two snow tires are going to be used, they should be installed on your vehicle's drive wheels to ensure you receive the maximum amount of traction.

All-wheel-drive, four-wheel-drive and sport utility vehicles.

Would installing a combination of all-season and snow tires on an all-wheel-drive, four-wheel-drive or sport utility vehicle produce the best of both worlds? No, in fact may give you the worst of each.

The forces of acceleration, braking and cornering require a coordinated effort from all four tires on your vehicle. Substituting tires that differ in design, construction or their intended use (i.e. summer, winter or all-season tires) could upset this balance. Maintaining the same type of tires on all four wheels is recommended for all vehicles and is critically important for all-wheel-drive, four-wheel-drive and sport utility vehicles.

Check your air pressure.

Proper tire inflation is the single most important part of tire care so it's important to monitor the air pressure in your tires. The tires on your car were engineered to provide you with specific handling characteristics that can only be realized if you have the correct amount of pressure in them. A tire that is improperly inflated is prone to irregular wear, poor handling, traction loss and reduced tread life.

Having the correct tires can make driving in winter conditions easier. The tires you outfit your vehicle with should be suited for your specific driving needs. If you are unsure what conditions the tires on your vehicle are designed for, you should seek clarification from your tire retailer. Consulting them should make your winter driving experience both safe and relatively stress free.

Our best wishes to you and your families during the holiday season!