



Federated Insurance's Claim of the Month — Could it happen to you?

A customer on a test drive slid through a stop sign and struck a vehicle, causing damage to the vehicle and injuring an occupant. The test drive took place around 7 p.m. during the late fall-early winter months. It was dark outside, with temperatures around 30 degrees, and there was a light mist in the air, making roadways slippery.

CLAIM AMOUNT: \$75,000

After months of the generally clear and favorable driving conditions of summer and fall, winter weather can present a difficult transition for drivers. And when winter is in full swing, things can be even more perilous. Auto dealers must still do business during these tricky times, but need to use extra caution when conducting test drives.

- Ensure your customers are aware of and are comfortable with the driving conditions.
- Ensure your customers are familiar with the vehicle's safety systems — windshield wipers, headlights, etc., before leaving the lot.
- Choose a route that is appropriate for the weather. For example, avoid hills if you can during slick conditions.
- Periodically reinforce your inclement weather test drive policies with your sales staff. They are essential to helping avoid weather-related crashes.

Weather is often unpredictable, so no one can guarantee that a test drive will end safely where it began. But as a dealer, it's up to you to decide if the weather is appropriate for a test drive. Always use your best judgment when sending your vehicles out during potentially hazardous weather. Your customers will likely understand that you have their safety and the safety of your employees in mind.

Federated Mutual Insurance Company is recommended by 19 state and national auto dealer associations for customized insurance programs and value-added risk management services, such as Federated's Shield Network®, the Risk Management Resource Center, and the Federated Employment Practices Network®. Visit federatedinsurance.com or contact your local marketing representative for resources you can use to create or enhance your own risk management program.

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