PRESS RELEASE



From tread depths to emergency kits, six tips on driving this winter

- Met Éireann and the Government have issued winter ready advice and wintry weather is forecast
- 7 in 10 drivers feel less confident driving on icy roads
- 86% of drivers take extra precautions when driving during weather warnings
- Motorists should ensure their cars have been serviced, tyres are well maintained, and they carry an emergency kit
- Jose Luis Garcia, Liberty Insurance said: "There are a number of ways to reduce the risk of road accidents and hazards on Irish roads this winter, particularly during a period of severe weather. Through simple checks, motorists have the power to better protect themselves from the unexpected and with Liberty's new modular and customisable motor insurance, our customers have the power to choose and only pay for the cover that they need."

DUBLIN, 23 NOVEMBER 2021

With cold conditions being forecast for this month, Liberty Insurance is advising all road users of the key tips to get their cars winter ready and for driving in snowy and icy conditions.

Research by Liberty Insurance showed that seven in ten motorists report that they are least confident driving when there is ice on the road, with women less confident compared to men (77% vs 64%), and that 86% of motorists take extra precautions during weather warnings.

With winter having well and truly kicked in, and temperatures dropping, Liberty has this advice for motorists.

1. Consistent vehicle servicing

The majority of minor breakdowns on Irish roads can be prevented with regular servicing. Minor breakdowns include a flat tyre, minor mechanical, electrical or electronic breakdowns such as a run-down battery or a blown fuse.

From the research, it is clear that the majority of drivers understand the importance of consistent vehicle servicing, as just over eight in 10 (84%) have had their car serviced in the last 12 months. But, a notable 16% of motorists have not had their vehicle serviced in the same period. Consistent vehicle servicing will reduce the risk of being involved in a breakdown or a hazardous situation on Irish roads.

2. Ensure adequate tyre tread depth

Low tyre tread depth is hazardous for drivers and other road users. Motorists should ensure that all of their tyres are at least the legal minimum of 1.6mm. Worn tyres are more likely to fail to grip icy or wet roads; they are also less efficient at braking suddenly and more prone to punctures. Liberty's research found that nearly 3 in 10 Irish drivers (30%) do not know how to check the tread depth of their vehicle's tyres.

3. Carry Emergency equipment



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During adverse conditions, preparing for a hazardous situation, such as a breakdown, is essential. Just over four in five (81%) motorists have a spare tyre in their vehicle, but just one in four report having an automatic tyre inflator. All motorists should carry an emergency kit in their vehicle, including a spare tyre, a jack, jump leads, a hi-vis vest and a torch which is important at times of low visibility.

4. Driving in Ice and Low Winter Sun

Seven in ten motorists feel less confident driving on icy roads, and the low winter sun can also make driving more hazardous. By slowing down, allowing a longer breaking distance, taking particular care on corners and driving where possible on main and gritted roads, motorists can help to mitigate the risks of icy roads. It is important to ensure that there are sunglasses in your car to reduce glare, especially when driving facing the sun.

5. Defrosting the car in the morning

In frosty conditions, cars windows will ice up overnight. When defrosting your car window, you must clear your full windscreen, side windows and mirrors, to ensure you have a full view of the road. Do not use boiling water to defrost windows as the glass can crack. Very importantly, do not leave the car unattended with the engine running to defrost the windows, to deter car thieves.

6. Heed Weather Warnings

More than 1 in 7 drivers (14%) surveyed said they do not heed weather warnings, believing them to be "scaremongering", with more than 1 in every 3 motorists (34%) believing such warnings are "over sensationalised" by media.

It is vitally important to pay attention to weather warning issued by the authorities, and take all appropriate actions in response, including travel advice, and avoiding unnecessary journeys.

Jose Luis Garcia, Product Leader for Liberty's European Operations, said:

"As we look ahead to winter, severe frost, ice and scattered showers, can pose serious risks to motorists across the country. We would advise all motorists to heed weather warnings and take all necessary precautions.

"There are a number of ways to reduce the risk of road accidents and hazards on Irish roads, particularly during a period of severe weather. Ensure that your tyre tread depth is the legal minimum limit of 1.6mm, and check this regularly, as bald tyres can fail to grip icy or wet roads.

"I would encourage all motorists to carry an emergency kit with you in your vehicle, including a spare tyre, a jack, jump leads and a flashlight which is important at times of low visibility. Getting your vehicle serviced regularly—ideally once every six months or every 10,000km—can decrease vehicle breakdowns and hazardous situations not only in severe weather conditions, but throughout the course of the year.

Through simple checks, motorists have the power to better protect themselves from the unexpected and with Liberty's new modular and customisable motor insurance, our customers have the power to choose and only pay for the cover that they need."



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In July 2020, Liberty Insurance announced an investment of €100 million across its European operations to create a new model of operating insurance through a digital ecosystem on Amazon's public cloud API. Since then, its motor direct business for Ireland and Spain are already operating through an insurtech approach based on offering simple and modular products to customers.

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Research note

Research commissioned by Liberty Insurance and carried out by Core Research as part of an online survey. 1,000 adults in Ireland from the age of 18 years old were interviewed as part of the nationally representative research between 23 September 2020 and 30 September 2020.

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Notes to the editor

About Liberty Insurance

Liberty Insurance provides car and home insurance to the Irish consumer market. Liberty Insurance is part of the Liberty Mutual Insurance Group.

About Liberty Mutual Insurance

At Liberty Mutual, we believe progress happens when people feel secure. By providing protection for the unexpected and delivering it with care, we help people embrace today and confidently pursue tomorrow.

In business since 1912, and headquartered in Boston, today we are the sixth largest global property and casualty insurer based on 2020 gross written premium. We also rank 71 on the Fortune 100 list of largest corporations in the U.S. based on 2020 revenue. As of December 31, 2020, we had \$43.8 billion in annual consolidated revenue.

We employ over 45,000 people in 29 countries and economies around the world. We offer a wide range of insurance products and services, including personal automobile, homeowners, specialty lines, reinsurance, commercial multiple-peril, workers compensation, commercial automobile, general liability, surety, and commercial property.

For more information, visit www.libertymutualinsurance.com.