

# Motor Risk Management

## Driving in wet conditions

**Driving in wet weather requires us to slow down, be more cautious and use a different way of controlling the vehicle with a much gentler use of the accelerator, brake and steering systems.**

### **Remember the essentials**

- Slow down.
- Leave more distance between you and the vehicle in front.
- Monitor the feel of your steering and ease off the accelerator if it feels loose.
- Follow the guidance in this document to keep you safer on the roads when the rain starts to fall.
- Plan your journey to avoid areas that could be prone to flooding. Factor in extra time for travelling so congestion does not put you under time pressure. Research suggests that time-pressurised drivers are nearly eight times more likely to be impatient, which may then lead on to speeding and greater risk-taking.
- Maintain your windscreen wipers. Replace the blades at least once a year.
- Keep your windscreen demisted as you drive.
- Turn your headlights on and don't use your rear fog lights as these can dazzle the driver behind you. Avoid your main beams, as these will reflect back at you off the rain.
- If a puddle gets deeper than the bottom of your car doors, do not proceed, as the water levels may cause serious damage to the vehicle.
- Avoid using cruise control; it slows your ability to control the vehicle.
- If you go into a skid, take your foot off the accelerator and steer in the direction you want to go in. Many vehicles have ABS and if this is the case with your vehicle, brake firmly as you 'steer into the skid'.

Delay your journey if you expect bad weather but if you have to drive, we recommend the following:

- Wet shoes can slip off pedals. Dry them on your floor mats before you set off.
- The glare from lights at night can be amplified by rain on the windscreen, making pedestrians harder to spot. Be aware of the limits to your visibility and amend your driving style accordingly.
- Check your tyre tread depth and tyre pressure on a regular basis.
- Don't follow large vehicles closely as their spray will reduce your visibility.

When water on the road accumulates under the tyres quicker than the weight of the vehicle can push it away the vehicle can start to aquaplane. The water pressure causes the vehicle to sit on a thin layer of water and within seconds you can lose control of your vehicle.

There are three factors that cause aquaplaning:

- Vehicle Speed – aquaplaning is more likely to happen at speeds over 40 mph.
- Tyre tread depth – the more worn the tyre, the more likely you are to aquaplane.
- Water depth – the deeper the water, the more likely you are to lose traction.

At 60mph in moderate rain the tyre needs to displace between four and five litres of water every second and the tyre is only contacting the road for 1/150th of a second so it has a lot of work to do. Other factors that affect the propensity of a vehicle to aquaplane include:

- Road surface type.
- Vehicle weight – the lighter the vehicle, the more likely it is to aquaplane.
- Drivetrain – an all wheel drive vehicle is more likely to aquaplane than a two wheel drive vehicle in certain conditions.
- Water composition – temperature, dirt contamination and oil can have an effect.
- Tyre size, pattern and pressure also affect the likelihood of aquaplaning.

Watch the road ahead for standing water and, if your steering starts to feel loose, you may be starting to aquaplane. Once you find your vehicle aquaplaning, you must not apply your brakes or turn your steering wheel. Instead, take your foot off the accelerator and let your vehicle slow down. If you do have to brake, use a gentle pump action.

For more Risk Management Guidance read our Guide to Risk Management.  
[qbееurope.com/documents/index/14489](http://qbееurope.com/documents/index/14489)

### Disclaimer

This publication has been produced by QBE Insurance (Europe) Ltd (“QIEL”). QIEL is a company member of the QBE Insurance Group. Readership of this publication does not create an insurer-client, or other business or legal relationship. This publication provides information about the law to help you to understand and manage risk within your organisation. For full details of the disclaimer surrounding this publication please visit [QBEEurope.com/legal/publication-disclaimer.asp](http://QBEEurope.com/legal/publication-disclaimer.asp)