



# Safely navigate the switch in seasons

At AXA Commercial Claims we want to help you to stay safe on the roads when the seasons change. As we move into autumn, fallen leaves, low sun, ground frost, wet roads, and reduced visibility are just some of the things you may have to contend with when driving. We know that the number of accidents on the roads increase by nearly 25% in the autumn compared to the summer months.<sup>[1]</sup> We've put together some useful tips to help you safely navigate the switch.

## Check your lights

When the clocks go back, it can take time to adapt to fewer daylight hours and driving when it's dark, particularly in unlit rural areas. Evidence shows that 40% of all collisions occur in the hours of darkness so take the time to check your lights and replace any bulbs. Make it part of an overall vehicle check to include tyres, battery, oil, coolant, and antifreeze.

## Windscreen glare and repair


Keep screen wash levels topped up and your windscreen clean to help with the glare caused by low sun reflecting off the glass. Replace any worn or damaged wiper blades. If you notice any windscreen chips, get them repaired before they turn into cracks. Our fleet policy customers receive free Autoglass Fleet Glass Checks which can identify any repairable damage before it turns into a replacement.


## Look out for leaves


Wet leaves can make roads slippery and increase stopping distances. Don't brake suddenly or speed up and leave enough room between you and the vehicle in front. Watch out for hazards like potholes which can be hidden by fallen leaves. If wet leaves collect in your vehicle's plenum chambers (the area at the bottom of the windscreen which you see when you lift the bonnet) the water could affect your vehicle's electrics, so keep it clear.

**Always give yourself enough time to get to your destination. Plan ahead so that you don't have to rush and risk having an accident.**

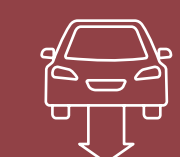
[1] \*AA - Crashes Rise A Quarter When Clocks Go Back | AA

 **40%** of collisions occur in the hours of darkness  
(ROSPA 2017)

 **30%** of drivers never check their car is 'road ready' before making a trip  
(RAC 2024)

 **3mm** is the minimum tyre tread recommended by the AA for winter driving  
(The AA 2024)

 **70%** of windscreen chips turn into cracks within a month  
(AXA 2023)

 **2 secs** is the minimum gap you should leave between you and the vehicle in front according to the Highway Code  
((Highway Code)





## If you need to make a claim

We want to progress your claim as quickly as possible.

You can help by having the following information to hand when you contact us.

- Contact details of the person who can provide the vehicle information / is in possession of the vehicle.
- Driver details (name, date of birth, date passed driving test, if they hold a UK licence, details of any convictions and any medical conditions disclosed to DVLA, length of UK residency).
- What the vehicle was being used for at the time of incident
- Who the owner of the vehicle is
- If there are any modifications to the vehicle
- Photos showing any damage to the vehicle.

Providing this information when you make a claim, will help us to use technology that will quickly assess if the vehicle is a total loss (**damaged to the point where it is no longer cost-effective, practical, or safe to repair**).

This includes vehicles that have been stolen and not recovered.

**We've produced a 'Total loss guide' which explains how technology and the information you provide helps us to deal with your claim as efficiently as possible.**

## We're here to help

We want to make dealing with us simple and trouble free, so you can get back on your feet as soon as possible. We know the last thing you need when you make a claim is to find any surprises in your policy

conditions or get tied up in legal language. We're making claims clear and have put together a 'Motor and employers' liability insurance guide' for employers.

**This explains why some claims could be valid under either motor insurance or employers' liability insurance (if there are any injuries as a result of an accident) – and how you can understand which policy you should claim under.**

## Want to know more

Please contact your AXA representative or Claims Relationship Manager.

**New claim notification:**

✉ **[CmotorNOL.INS@axa-insurance.co.uk](mailto:CmotorNOL.INS@axa-insurance.co.uk)**

**Existing claims:**

✉ **[HMC.INS@axa-insurance.co.uk](mailto:HMC.INS@axa-insurance.co.uk)**

**New and existing claim notification:**

☎ **[0345 900 4185](tel:0345 900 4185)**

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