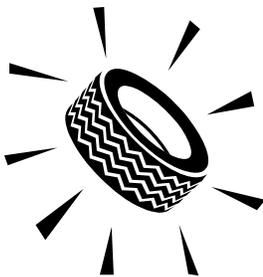


TIRES: YOUR SAFETY IS RIDING ON THEM...



GOOD DRIVING HABITS:

- Observe posted speed limit.
- Avoid fast starts, stops and turns.
- Avoid potholes and objects in the road.
- Do not run over curbs or hit the tire against the curb when parking.



TIRE INSPECTION TIPS:

- Check tire air pressure monthly with a **tire gauge**. (Recommended air pressure is listed on the sticker on your vehicle's door.)
- Check tire tread wear by placing a penny in the tire tread. If you can see the top of Lincoln's head, the tires need replacing.
- Get your tires rotated every 6,000 miles for even wear.

Cars—They're everywhere! Old, new, used, big and small... We rely on them to get us places, but they rely on us to keep them in good running condition. Many of us, however, tend to forget about our tires. Only one in seven drivers properly checks tire pressure on a monthly basis. Proper tire maintenance is just as important if not more so than other parts of the car. The entire weight of the vehicle and its contents are supported by the tires and air inside them. Due to this weight bearing role tires are extremely complex in their design. Though designs vary by manufacturer, the average tire contains over 100 separate components. So take care of your tires. They are the only things between you and the road.

PROPER INFLATION:

Under-inflation is the leading cause of tire failure. It is extremely important to keep the right amount of air pressure in your tires because under inflated tires are more prone to damage and failure. Under-inflation can reduce the gripping action of tires because the tread will not meet the road surface as it was designed to do.

You should check inflation pressure monthly and before long trips because a tire can be as much as 50% under inflated before it is noticeable to the human eye. The correct air pressure for your tires is shown on the tire sticker attached to the vehicle door edge, glove box, or fuel door. If your vehicle doesn't have a sticker, check the owners manual, or your local tire dealer.

Tires must be checked when they are cold, meaning that the air pressure must be checked before it has been driven. A tire will lose one or two psi (pounds of air per square inch) per month in the cool weather. Underinflation puts stress on the tires. Add air if necessary, and when you're done, make sure the valve caps with rubber gaskets have been placed back on the air valves to keep dirt and moisture out.

TIRE INSPECTION:

Make sure you inspect your tires at least once a month. Be sure to check for proper inflation and uneven wear. Also look for stones, glass, metal, or any other foreign objects that may be wedged into the tread of your tire, because if they aren't taken out they could work deeper into the tire and cause air loss. Follow all guidelines for proper tire maintenance.

Remember: You're safety is riding on it...

TIRE TREAD:

Tire tread is important because tread is what causes the gripping action and traction that helps prevent tires from slipping and sliding on a wet or icy road.



Tread wear can be checked very easily with a Lincoln penny. Just place the penny upside down within the tread so that Lincoln's head is upside down. If you can see the top of Lincoln's head, the tires should be replaced.

ALIGNMENT & ROTATION:

Something as simple as hitting a curb can throw off the alignment on your car, which will cause uneven wear to your tires. Checking your alignment is also important because improper alignment can lead to more serious problems.

Rotating your tires regularly helps prevent irregular and premature wear. According to the Rubber Manufacturers Association you should rotate your tires approximately every 6,000 miles. 40% of drivers however have not rotated their tires within the recommended interval, so make it a habit to rotate your tires and check the alignment with every second oil change.



Please don't hesitate to contact us if you are a Policyholder and would like more information or Tire Gauges for your staff.

Marilyn Blake, CRM
Telcom Insurance Group
6301 Ivy Lane, Ste. 506
Greenbelt, MD 20770
800-222-4664 (toll free)
301-474-6196 (fax)
www.TelcomInsGrp.com