

Consulting an expert could save you time and money

MMA Insurance products are distributed exclusively through a network of over 2,000 insurance brokers across the UK.

Some of these brokers have been working with MMA for almost 50 years and all are selected to ensure that our customers receive the best possible advice from specialists who understand their needs better than anyone else.

And because they're independent, when an insurance broker recommends an MMA product, you know it's the right product for you.

Your local broker will:

- Know what policies are available – including those not available on the internet or direct from an insurer
- Understand what insurance you need and find you a policy to meet those needs
- Be impartial and not limited to policies from a single insurer
- Find you value for your money
- Manage all your insurance requirements, including business, motor and personal insurance

For the best choice, the best value and the best service, ask an expert.

About MMA

MMA is an established and financially secure UK general insurer. Our parent company – MMA IARD Assurances Mutuelles – is a mutual insurer founded 180 years ago with over 2,000 agents and 3.2 million customers.

Our parent company is part of Europe's leading insurance mutual, Covéa Group, which is responsible for insuring one in four households in France. Covéa has assets of €60 billion and an annual turnover of €13 billion.

In the UK, our reputation is founded on a track record of consistent profitability, financial stability and reliability for over 50 years, with a Standard and Poor's rating of A- 'Stable'.

Products to suit you

For your individual needs:

- Motor
- Motor Breakdown
- Household
- Travel

For your business needs:

- Small Contractors Liability
- Shops, Offices & Surgeries
- Commercial & Residential Property Owners
- Motor Trade



I N S U R A N C E

MMA Insurance plc
Norman Place, Reading RG1 8DA
Telephone: 0844 902 1000 Fax: 0118 955 2211
www.mma-insurance.com

Authorised and regulated
by the Financial Services Authority.



Be safe on the roads this winter



For peace of mind that you're properly protected... ask an expert

Your Local broker is:

Last year's sudden flurry of snow, ice and plummeting temperatures led to 268,000 motor insurance claims and a 25% increase in vehicle breakdowns.

This leaflet will give you some tips to help you get through the winter months and make driving as safe as possible.

Looking after your car in the cold weather

- Keep antifreeze and screenwash topped up
- Check the condition of your battery regularly
- Ensure your tyres are correctly inflated and replace them before the tread reaches the legal minimum of **1.6mm** – better tread will result in better grip
- Replace any broken light bulbs immediately
- Don't put boiling water straight onto an iced up windscreen, the drastic change in temperature may cause the windscreen to crack

Driving in bad weather

Before your journey

- Clear any snow from your windscreen and roof before you set off. Snow can slip down onto the windscreen and obscure your view
- Make sure your lights are clean before you set off
- Always keep at least a quarter of a tank of fuel in case of unexpected delays
- Plan your journey in advance and try to stick to the main roads wherever possible
- Check the latest weather conditions

During your journey

- Avoid sudden steering and braking
- Watch out for changes in road elevation, where things at the side of the road shade the carriageway and side roads that may not have been treated
- It's not always obvious that the road is icy, look out for warning signs such as ice on the pavement or if your tyres are making virtually no noise on the road it could be a sign that you are driving on ice
- If setting off in snow don't rev the engine too much, try starting off gently in second gear
- When driving in fog use dipped headlights and only switch on your foglights when you really need to

Driver's Survival Kit

Always make sure you travel with the following items:

- A fully charged mobile phone and in-car charger
- A blanket and/or warm clothes
- A shovel
- A pot of salt or sand
- An ice scraper and de-icer
- A torch and spare batteries
- Some bottled water and food

If you have an accident:

In case of an accident you should get as much information as you can as soon as possible:

- Ask the drivers involved for their name and contact details including address
- Request the name of their insurers and if possible a policy or certificate number
- Make a note of the vehicle registration numbers along with the make, model and colour of any vehicles involved
- Make a note of any injuries or damage to other property
- Ask for the names and addresses of any witnesses before they leave the scene

If you have an MMA policy and need to make a claim contact the MMA Motor Care line as soon as possible by calling 0844 902 2220.

If you need any further information about making a claim on your MMA policy, please visit www.mma-insurance.com/claims

Need Breakdown cover?

Speak to your insurance broker or intermediary about MMA's Motor Breakdown product provided by RAC, a comprehensive breakdown service at very competitive prices ensuring total motoring piece of mind, 24 hours a day, 365 days a year.