

MOTOR RISK MANAGEMENT

Driving on flooded roads

Do not attempt to drive through water if you are unsure of the depth. According to the AA, a third of flood-related deaths involve a vehicle because drivers take unnecessary risks. Last year, it rescued almost 9,000 vehicles that had driven through or were stuck in flood water, with an estimated insurance bill of more than £34 million.



For guidance on how to prepare deal with wet conditions read our Driving in Wet Conditions Guidance Note.

For more Risk Management Guidance read our Guide to Risk Management qbeeurope.com/documents/index/14489

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Vehicles can quickly become unstable in moving water – 12 inches of water moving at only 6mph is enough to float the average family saloon.

Where the risk of flooding comes from rivers or the sea you're likely to get some advanced warning from the Environment Agency, but surface water flooding resulting from heavy rain combined with drains that cannot cope is much more difficult to predict.

Drivers with local knowledge can still be caught out during heavy downpours, as even the most modern road surface is susceptible to standing water. This creates a potential aquaplaning hazard as well as significantly reducing visibility. Take it easy driving through standing water and if the steering does become unresponsive, ease off the accelerator and slow down gradually.

- Driving fast through standing water is dangerous; tyres lose contact with the road and you lose steering control in what's known as 'aquaplaning'. If you do experience 'aquaplaning', hold the steering wheel lightly and lift off the throttle until the tyres regain grip
- Driving fast through standing water is inconsiderate. Driving through water at speeds above a slow crawl can result in water being thrown onto pavements, soaking pedestrians and cyclists. You could face a hefty fine and between 3 and 9 penalty points if the police believe you were driving without reasonable care for other road users
- Driving fast through standing water can cause expensive damage. The air intake on many cars is low down at the front engine bay and it only takes a small quantity of water sucked into the engine to cause serious damage. All engines are affected but turbo-charged and diesel engines are most vulnerable.

Tackling flooded roads:

- Do your best to estimate the depth of the water
- Parking up and watching other cars and trucks negotiate the flood can be a good way of checking to see how deep it is
- Drive slowly and steadily through the water and try to avoid creating a large bow wave
- Do not drive in water that downed electrical or power lines have fallen in – electric currents pass through water easily
- If you have driven through water up to the wheel rims or higher, test your brakes on a clear patch of road at low speed at the earliest opportunity. If they are wet and not stopping the vehicle as they should, dry them by pressing gently on the brake pedal with your left foot while maintaining speed with your right foot
- If your vehicle stalls in the deep water, you may need to restart the engine to make it to safety. However, restarting the engine may cause irreparable damage, particularly if water has egressed into the combustion chamber, so if it's safe to do so wait for professional help to arrive.
- Keep your revs high and your speed low and don't stall the engine. The exhaust gases will stop the flood water getting into the exhaust pipe.
- Stay in the centre of the road if possible where the tarmac is at its highest point.
- Be wary of flood water washing away the tarmac road surface.

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