



# A Driver's Guide to Understanding Weather Conditions

As a driver, you usually cannot choose the weather you will be operating in, but knowing conditions in advance of a trip can get you prepared and may give you the warning you need to avoid a dangerous situation. The following terms from various United States federal agencies should help you determine, when operating in the U.S., the severity of a bad weather report.

## Cold Weather

**Winter Weather Advisory.** A mixture of precipitation, such as snow, sleet, and freezing rain or drizzle, is expected.

**Snow.** Alerts are issued in the following categories:

*Advisory.* Over 2 in (5 cm) but not expected to accumulate more than 6 in (15 cm).

*Heavy Snow Warning.* 6 in (15 cm) or more in 12 hours or less; 8 in (20 cm) or more in 24 hours or less; light winds.

*Winter Storm.* Alerts are issued in the following categories:

- **Watch.** Conditions are favorable for the development of hazardous weather elements, such as heavy snow and/or blizzard conditions or significant accumulations of freezing rain or sleet. Conditions may occur singularly or in combination. Usually issued 24 to 48 hours in advance of an event.
- **Warning.** Heavy snow and some windiness are imminent or very likely, perhaps in combination with sleet and/or freezing rain/drizzle. Usually issued for up to a 12-hour duration but can be extended to 24 hours.

*Blizzard Warning.* Issued for winter storms with sustained winds or frequent gusts to 35 mph (56 kph) or greater; considerable falling and/or blowing snow, with less than 1/4 mi (.4 km) visibility. These conditions are expected to last at least three hours.

**Ice Storm Warning.** Damaging accumulations expected during freezing rain conditions, making walking and driving extremely dangerous. Significant ice accumulations are usually 1/4 in (.64 cm) or greater.

**Wind Chill.** Alerts are issued in the following categories:

*Advisory.* Wind chills will be -35°F (-37°C) or colder for a sustained period of time. Winds are expected to be at least 10 mph (16 kph).

*Warning.* Wind chills are expected to reach -50°F (-46°C), and wind speeds are 10 mph (16 kph) or greater. [Note: Some areas, due to the effects of humidity, give a warning when the wind chill is expected to reach -10°F (-23°C).]

## Warm Weather

**Severe Thunderstorm.** Alerts are issued in the following categories:

*Watch.* Conditions are favorable for the development of severe thunderstorms in and close to the designated area; usually in effect for several hours, but not more than 6 hours.

*Warning.* A thunderstorm producing hail that is  $\frac{3}{4}$  in (2 cm) or larger in diameter and/or winds equal to or exceeding 58 mph (93 kph).

## Flooding

*Flood.* Floods usually take 12 hours or more to develop. Alerts are issued in the following categories:

- *Watch.* Flooding is possible in or near the designated area. Individuals should be alert and ready to take action.
- *Warning.* A flood is imminent or has been reported at a certain station or river basin.

*Flash Flood.* Flash floods take less than 6 hours to develop. Alerts are issued in the following categories:

- *Watch.* Flash flood conditions are possible in or near the designated area. Individuals should be alert and ready to take action.
- *Warning.* Flash flooding is imminent. Those in the affected area should take immediate action.

## Fog

A fog advisory means dense fog covers a widespread area and reduces visibility to 1/4 mile (.40 km) or less.

## Tornado

Alerts are issued in the following categories:

*Watch.* Conditions are favorable for the development of tornados in and close to the designated area; usually in effect for several hours, with 6 hours being the most common.

*Warning.* A tornado is indicated by radar or sighted by spotters. Issued by the National Weather Service.

## Wind

A wind advisory means sustained winds of 30 mph (48 kph) or greater are expected to last for one hour or longer, or gusts to 45 mph (72 kph) or higher are expected for any duration.

**For more information, contact your local AIG representative.**

The information, suggestions and recommendations contained herein are for general informational purposes only. This information has been compiled from sources believed to be reliable. Risk Consulting Services do not address every possible loss potential, law, rule, regulation, practice or procedure. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any such service. Reliance upon, or compliance with, any recommendation in no way guarantees any result, including without limitation the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. No responsibility is assumed for the discovery and/or elimination of any hazards that could cause accidents, injury or damage. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

This document is not intended to replace any recommendations from your equipment manufacturers. If you are unsure about any particular testing or maintenance procedure, please contact the manufacturer or your equipment service representative.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.