# TIRE SAFETY PROTECTS YOUR PASSENGERS

Fatal rollovers and accidents are most likely to involve tire failure, which can occur when using improper, old, worn, or underinflated tires. Selective's Safety Management Services offer these tips to help protect the safety of your passengers.

## 1. Using Proper Tires Can Reduce Losses

The National Highway Traffic Safety Administration requires\* 15-passenger vans use higher-performing light truck (LT) tires. Many times, used or older vans will not have these types of tires on them, increasing your chances of rollover.

To determine tire type:

- · Inspect the tires on your 15-passenger van.
- Ensure tires are LT tires (denoted on the tire by an "LT" in front of the listed tire size).
- Tires that are not LT should be replaced immediately.

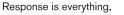
# 2. All Tires Weaken With Age, Even When Unused

Most tire manufacturers agree that six to 10 years is the maximum service life for commercial tires.

To determine tire age:

- Check the Department of Transportation (DOT) date code on the tire's inboard sidewall.
- The DOT date code is featured at the end of the grouping of characters that starts. with "DOT" and will be either three (manufactured prior to 2000) or four (manufactured in 2000 or later) digits in length.
- The first digit(s) represent the week it was manufactured and the last two digits represent the year.
  - For example, if the number is '159', then the tire was manufactured in the 15th week of 1999.









This tire represents a manufacture date from the 12th week in 2004.

#### 3. Adequate Tire Tread Provides Traction

In general, tires become less effective as they wear and should be replaced when their tread is worn down to 1/16 of an inch.

To determine tire tread depth:

- Typically, tires have built-in tread wear indicators spaced intermittently in the bottom of the tread groove. When they appear "even" with the outside tread, it is time for them to be replaced.
- Alternatively, place a penny in the tread with Lincoln's head upside down and facing you. If you can see the top of Lincoln's head, you are ready for new tires.

## 4. Properly Inflated Tires Can Reduce Rollovers

Improper tire pressure is one of the main reasons for van rollovers. Tire pressure for front and back tires may be different and tire pressure for vans is likely higher than that required for car tires. A placard inside the driver's side door or owner's manual lists manufacturer recommended tire pressures.

To determine tire pressure:

- Commercial tires require gauge with a 0-100 psi scale (not 0-50 psi scale).
- Measure tire pressure when the tires are cold (i.e., haven't been driven for at least three hours).
- · Fill tire to be within vehicle manufacturer's tire pressure limits.



Note the difference between the front and back tire circled in the graphic.

\* Source: Information provided by NTSB May 2006 Safety Alert. ©2012 Selective Insurance Company of America. All rights reserved. SI-12-418