



# THE MUTUAL WAY

Farmers Mutual Insurance Company Newsletter

## The Dangers of Driving in Flooded Areas

It's that time of year again – storm season. While we always appreciate the much-needed rain, it sometimes comes faster than the ground can absorb it. Every year numerous deaths occur due to flooding, more than from any other thunderstorm type activity. Most flood related drownings occur when a vehicle is driven into a flooded roadway or when people try to walk into flood waters. It is easy to underestimate the force and power of water. Just a foot of water can sweep a vehicle downstream causing a person to drown and half of that amount is all it takes to knock an adult down. If a road is blocked due to flooding, turn around. Do not go around the barriers. There may be deep water, or the road may have collapsed. Do not assume that you will be safe because you are in a truck or SUV, they can easily get carried away as well. Finding an alternative route is always the best choice as it is never safe to drive or walk into flood waters. While driving through water should always be avoided, if you must drive over a road that is under water, the following might be helpful.

1. Drive down the center of the road as water tends to be more shallow
2. Take turns by creating a single lane. This is safer than splashing water onto passing cars.
3. Never try to cross water that is above the center of your wheels
4. Drive SLOW to avoid engine flooding or hydroplaning. Keep your speed low enough to stay in first or second gear.
5. Dry your breaks after moving through water by braking lightly while driving slowly.



Sweep payments are for new policy submissions only. Once a policy has been issued a payment can be made by visiting our website, [www.fmi-ks.com](http://www.fmi-ks.com) and selecting "Make a Payment". Please keep in mind that if a payment is late we will need a signed statement of no loss before the policy can be reinstated.

Our residential underwriter, Danielle, works from home. She can be reached at 620-617-7874 or by email at [dzink@fmi-ks.com](mailto:dzink@fmi-ks.com) to help you with any of your residential underwriting concerns.

# Harvest Driving

June is the start of wheat harvest in Kansas. It is important to share the road safely for the sake of the farmers out working and for the motoring public. Here are some tips from the Kansas Highway Patrol for Harvest Safety, for additional tips, please visit their website—[www.kansashighwaypatrol.org/423/Harvest-Safety](http://www.kansashighwaypatrol.org/423/Harvest-Safety):



Tips to keep in mind when sharing Kansas roads with farmers:

- **Don't assume the farmer knows you're there.** Most operators of farm equipment regularly check for vehicles behind them, however, most of their time must be spent looking ahead to stay on the road and watch for oncoming traffic. Implements are very loud, hindering the farmer's ability to hear your vehicle.
- **Pass with extreme caution.** Don't pass unless you can see clearly ahead of both your vehicle and the farm equipment you are passing. If there are curves or hills blocking your view of oncoming traffic, wait until you can clearly visualize the area you're passing in. You should not pass in a designated "No Passing Zone," even if you are stuck behind a farm vehicle. Do not pass if you are within 100 feet of any intersection, railroad grade crossing, bridge, elevated structure, or tunnel.
- **When a farm vehicle pulls to the right side of the road, it does not mean it is turning right or allowing you to pass.** Due to the size of some farm equipment, the farmer must execute wide left turns. Therefore, allow it plenty of room and time to turn and be alert to see if there might be a driveway or field they may be turning into.
- **Be patient.** Don't assume that a farmer can move aside to let you pass. Shoulders may be soft, wet, or steep, which can cause the farm vehicle to tip, or the shoulder may not support the weight of a heavy farm vehicle. The farmer understands you are being delayed and will move over at the first safe location available.
- **Think of the slow moving vehicle emblem as a warning to adjust your speed.** When you see the slow moving vehicle emblem, you should immediately slow down. While the emblems are visible from a long distance away, it is often difficult to judge the speed at which you are closing in on a vehicle, especially at night.
- **Most importantly, please pay attention.** When you are not focused solely on the road, you increase your chances of a collision, especially if you should come upon a slow moving vehicle



HAPPY  
FATHER'S  
DAY!

## Important Dates and Closings

Fathers day is 6-19-22

We will be closed Monday, July 4<sup>th</sup>

