

When you need a tow truck

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Few things can be as terrible as getting stranded in winter. With a few more months of freezing temperatures and dwindling sunlight, standing on the side of the road with a disabled vehicle is the last place you want to be.

Thankfully, these days roadside assistance comes with most car insurance policies, and at a reasonable price.

“It’s very inexpensive to have, ours costs about \$4 every six months,” said Victoria Stratton, an insurance professional at State Farm in Fenton. “Our roadside assistance includes towing, lockout, if you run out of gas, flat tires and if you end up in a ditch.”

AAA, Progressive and Allstate also have roadside assistance. With State Farm, Stratton said drivers can either call a number on their insurance card for assistance or contact a local tow truck company and be reimbursed.

But it’s not just snow or black ice on the road that tow truck companies tackle.

Woody’s Towing of Fenton also has diving equipment for vehicles that fall through the ice. Owner Bill Wood said Woody’s has already recovered four vehicles from the ice this year. Wood said people who typically fall through the ice aren’t familiar with the lake they’re on and the ice is usually too thin to drive upon.

As for vehicles that break down on the road, Wood attributed most malfunctions to a lack of car maintenance.

“When you call, we need to know if the vehicle is wrecked. Usually we take all of the information and decide on which equipment is needed,” Wood said. Towing companies may ask for the vehicle identification number (VIN), year and model of your car, as well as a copy of your insurance and proof of registration.

Depending on the tow truck company, a vehicle can either be dropped off at a location designated by the driver or back to the tow truck shop. As a full-service station, Woody’s can repair vehicles back at its station.

While the cold weather can be hard on cars, it's not necessarily true that more accidents happen in the winter. Both Wood and Stratton said the need for roadside assistance is pretty even throughout the year. Extreme weather, such as excessive heat or a blustering snowstorm, increases the odds of a car breaking down.

While having roadside assistance is great for emergencies, using this service sparingly and only in time of need will be cheaper for you in the long run. To prevent mishaps with your vehicle, uphold regular maintenance. Nationwide, an auto insurance company, recommends rotating tires every 6,000 miles to prevent uneven wear and to replace them once the tread is worn out. Oil should be changed every 3,000 miles or every three months. Transmission fluid and engine coolant should be renewed every 50,000 miles.

If you are unsure if you have roadside assistance, contact your insurance provider and ask how to have it added to your policy. Chances are the fee is light and could save you from disaster this winter.

Items recommended to keep in your vehicle in case of emergencies:

- Blanket
- Can opener
- Matches
- Maps
- Water
- Whistle
- Cell phone charger
- Fire extinguisher