



**THUM
INSURANCE™**

Tire Safety

The importance of observing good safety measures on the road goes without mention. You all want to protect your RV as well as your loved ones inside. With proper tire maintenance you can prevent blow-outs and save money on costly repairs.

With the right amount of air pressure, your tires wear longer, save fuel, enhance handling and prevent accidents. On the opposite side, lack of maintaining correct air pressure will result in poor gas mileage, loss of tire life, bad handling (perhaps even loss of control), and potential vehicle overloading. Keeping the tires inflated to the proper pressure is the most important thing you can do to insure their long life.

Over inflation will reduce the tire's contact area with the road, which reduces traction, braking ability and handling. A tire that is over inflated for the weight it is carrying is more prone to a harsh ride, uneven tire wear and impact damage.

Under inflation will build up more heat that could go beyond the endurance limits of the rubber and radial cords. This could cause uneven tread wear, damage to the sidewalls of the tire and even sudden tire failure.

The maximum pressure allowed for a tire is embossed on the side wall. That is the maximum pressure when a tire is cold. The proper pressure for your RV tire may not be the maximum tire pressure. The right pressure is determined by the weight carried by each tire on the RV and the pressure recommended by the tire manufacturer for that weight. It is important to compare the fully loaded weight of your RV to the weight rating for the tires. Most RV tire manufacturers have weight rating charts on their websites. If not, you

can give them a call, or contact your tire dealer.

When to Check Tire Pressure:

- Before taking your RV out for the season
- Between trips, check tire pressure once a month
- On long trips, check every morning before driving
- On short trips of a day or less, check before you leave and before you return home
- Every time your tires are rotated

How to Check Tire Pressure:

Make sure the tires are "cold". Cold air pressure means that the vehicle has been driven less than one mile. If you must drive more than one mile for air, check and record the air pressure in all your tires before you leave. Once at the air pump, measure each tire's inflation again and then note the difference. Inflate the low pressure tires to a level that is equal to the recommended cold pressure plus the difference at the higher temperature.

Invest in a quality air gauge. For RVs use a dual-head inflation gauge that is calibrated up to 120 psi at 2 psi increments. The dual-angled head will allow you to check the pressure of the inner and outer dual wheels at the same time. The easier it is to check your pressure, the more often you'll do it!

Make sure the valves and extensions are equipped with valve caps to keep out dirt and moisture. Be sure to use pressure-sealing valve caps to prevent air from leaking out the valve stem. Remember to never let air out of a hot tire.

Other Factors: Ozone, and Storage

Ozone is the biggest natural cause of tire failure. Ozone gas causes the

rubber to become brittle which results in surface cracks which, over time, become wider and deeper. Tire manufacturers recommend using soap and water to keep tires clean. If you do use commercial tire dressings, they should not contain petroleum products or alcohol. Covering your tires when not in use will also help prolong their life. Ozone and natural aging combined lead tire manufacturers to recommend replacing tires at a minimum every five to seven years.

Thoroughly clean tires before placing your RV in storage. If in long term storage, use blocks to raise the RV and remove weight from the tires. Your area should be level and well drained. If you use leveling blocks they should be large enough so the entire contact patch of the tire will fit on them. If you have a dual wheel axle both tires must be completely supported. Place a barrier (cardboard, plastic or plywood) between your tire and the storage surface to avoid prolonged tire contact with petroleum based substances, such as oil, fuels and asphalt.

Proper maintenance does take time and effort, but the benefits will outweigh the inconvenience.

Thum Insurance Agency, L.L.C. has provided personalized RV insurance packages for RVers since 1990.

Please contact Thum Insurance Agency for a quote for RV insurance. Office hours are 8:00 am to 6:00 pm Eastern Time, Monday through Friday.

Coverages may vary by state and company. Coverages are controlled by the policies issued and are not modified, extended or revised by the descriptions contained herein