



Kansas Insurance Department

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Time to check your lists for insurance, winter driving

By Ken Selzer, CPA, Kansas Commissioner of Insurance

TOPEKA, Kan. — The winter holidays are filled with family activities and trips. But before you take to the roads this winter, make sure your vehicle and insurance are ready.

Just as it says in the old Christmas song, it's time for "making a list and checking it twice" when you prepare for winter driving.

Here are five important vehicle insurance tips:

- Confirm your insurance is active and premiums are paid. Have a current copy of your insurance card in your vehicle.
- Select liability limits that are right for your financial circumstances. If you find yourself at-fault in an accident and have insufficient liability coverages, your personal assets are at risk for paying the remaining financial obligation.
- If you rent a vehicle for a trip, check with your insurance agent to see if your policy includes coverage. Also, make sure you don't duplicate benefits from your own policy if you decide to get rental insurance. A quick call to your agent should help determine that.
- Verify that your *homeowners* or *renters* insurance covers the theft of personal items from your vehicle, especially if you are planning to haul more expensive items. Many people believe that vehicle insurance covers replacement of stolen items from their vehicles, but that usually is not the case.
- Know if your policy includes roadside assistance, such as towing, fuel delivery, lockout service and jump-starts.

Once your insurance matters are set, the next considerations include making sure your vehicle is ready for winter driving. Here are useful tips for trip preparation:

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- Have a fully-charged cell phone—and pack your vehicle phone-charging units for your car and standard electrical outlets.
- Make sure you have an emergency kit for long trips. Include a first-aid kit, batteries, flashlights, drinking water, snacks, jumper cables, ice scrapers, tissues and towels, a tow rope, extra clothing and blankets.
- Check your battery and your tires.
- Keep your gas tank at least half-full all the time.
- Check your wipers. Nothing can be as dangerous—or as aggravating—as having faulty wipers during bad weather.

Finally, and maybe most importantly, this is the season for family. Protecting them and their insurance needs should be a part of your winter preparations as well. Top considerations for family discussions about insurance matters should include the following:

- Make sure, for those young and old, that important insurance and legal papers are in a secure place that more than one person knows about.
- Assess personal insurance needs for yourself and your family. Needs for an older adult, for example, could be much different from those of a child or grandchild.
- Make sure you know what health insurance coverage you and your family have. What are your deductibles and co-pays? What preventive services are now covered? What providers are in your coverage network? Will you be covered away from home?
- Plan your expenses for insurance premiums. Chart your premiums and their due dates on a 2018 calendar.
- In this season of giving, be sure you know the recipients of your financial gifts. Unfortunately, scams abound during this time of year, and the spirit of the season is often the reason that people get taken.

Lists are important this time of year, so I hope you can include some of these tips for a merrier and safer holiday season.

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The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies, and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org or at www.facebook.com/kansasinsurancedepartment.