



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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Consumer Alert

Preparation necessary for winter conditions

TOPEKA, Kan. — A holiday or New Year's trip to Grandma's house can be a highlight of the year for your family. Getting there safely should be in the forefront of your trip preparations, especially when winter weather has gripped the area, according to Kansas Insurance Commissioner Sandy Praeger.

Commissioner Praeger said the same emphasis on safety is also important when you stay at home during a winter storm.

“The following suggestions, gathered from several sources, could help you make it safely through either winter scenario,” Commissioner Praeger said. “Since our first major storm of the season happened even before winter officially arrived, these tips are timely.”

On the road

- Keeping your car in top operating condition is a good rule of thumb year-round, but having it checked by a qualified mechanic before your winter trip is particularly important. Have the mechanic check all the vitals: brakes, battery, fluid levels, tire pressure, tire treadwear, windshield wipers and light bulbs, to name a few. Consult your vehicle owner's manual to see if the vehicle's current mileage corresponds to any scheduled maintenance.
- If you have a long drive ahead of you, and the weather is unsettled, make sure you have emergency equipment: a first-aid kit, flashlights, a battery-powered radio, blankets, drinking water, snacks, a shovel, jumper cables, ice scrapers, extra cash or credit cards, sleeping bags, facial tissues and paper towels, a tow rope, layered clothing, bright-colored flag material and a sack of sand or cat litter.
- Get plenty of sleep before a long trip.
- Have a fully charged cell phone — and pack your vehicle phone-charging unit.
- Make sure all your passengers wear a seat belt.
- Keep the gas tank at least half full all the time.
- Let someone at your destination know your timetable.
- Don't assume the posted speed is safe under anything but dry, clear conditions. On snow or ice, traction generated by your tires is only from one-half to one-tenth as great as you are accustomed to on dry pavement.

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- Clear any snow away from the heater inlets (usually at the base of the vehicle's windshield).
- Be alert for deer near roadways, especially at dawn and dusk.

If you are in an automobile accident, follow these guidelines: Call the local law enforcement; obtain names, phone numbers, insurance policy numbers and addresses of persons involved in the accident, as well as any witnesses; record the time, date, location and road conditions at the time of the accident; and take notes each time you talk to an insurance company, agent or others involved in the situation.

At your house

If you need to ride out a winter storm at home, here are some useful tips, courtesy of the Centers for Disease Control and Prevention Emergency Preparedness Web site:

- If the temperature plummets, open the cabinets under the sinks in your kitchen and bathrooms to allow heated indoor air to circulate around water pipes.
- Let faucets drip, but don't run a big stream of water.
- Have a week's worth of food and safety supplies, such as bottled drinking water, canned/no-cook food, a non-electric can opener, baby food and formula (if you have an infant in the household), prescription drugs and other medicine, a first-aid kit, ice melt pellets for walkways, flashlights, batteries, a battery-powered radio and lanterns.
- Avoid using candles for lighting, and never leave lit candles unattended.
- If you have a fireplace, check your supply of dry firewood.
- Don't use a portable generator or appliances if they are wet.

If you have a household insurance claim from weather problems, call your agent or company promptly. If possible, take photos or videos of any damage. Call the Kansas Insurance Department Consumer Assistance Hotline, 800-432-2484, to speak with one of our Consumer Assistance representatives if you have a question or problem with the claim.

You can also download our brochure "Before and After the Storm: Insurance Tips for Preparation and Recovery" from our Web site, www.ksinsurance.org, or receive it in the mail by calling the hotline number above.

"Being prepared for a winter trip or a homebound storm situation can save you time, money, frustration, and possibly your life and the lives of your loved ones," Commissioner Praeger said. "A little extra planning is worth it."