



Kansas Insurance Department

Sandy Praeger

COMMISSIONER OF INSURANCE

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PRAEGER OFFERS SUMMER VACATION TIPS

Insurance Commissioner Reminds Travelers to be Prepared

Now that summer vacation season is here, Kansas Insurance Commissioner Sandy Praeger is reminding travelers of important safety tips—and to make sure their insurance is in order before they leave town. “Going on vacation should be the most relaxing time of the year,” said Praeger. “Taking a few precautions can help ensure tranquility during your time away from home—and when you return.”

Commissioner Praeger recommends that before leaving town, Kansans review the following checklist:

TRAVELING BY CAR

If you are driving to your favorite destination, make sure your automobile coverage is up-to-date and remember to keep a valid copy of your insurance policy in your vehicle at all times. Also remember to:

- Obey the speed limit and all rules of the road.
- Allow plenty of time to reach your destination. Be prepared for extra traffic during the summer vacation season.

“One of the most important safety measures is the proper use of seatbelts and safety seats for children,” said Praeger. According to the National Highway Traffic Safety Administration, child safety seats reduce fatal injuries by 71 percent for infants and 54 percent for toddlers.

TRAVELING BY AIRPLANE

Should you purchase travel insurance? The Better Business Bureau tells consumers travel insurance can provide protection in the event of an accident, an illness, lost luggage or a canceled or interrupted trip. Because there are several kinds of travel insurance with different protections, benefits, terms and conditions, deciding what to purchase can be difficult. Here are some primary factors to consider:

- Shop around as conditions and costs vary. Understand what the policy covers, what you’re paying for and if you have a pre-existing condition that can void your coverage.
- Determine what insurance you already have. Homeowners policies, for example, may include limited coverage for losses away from home. Medical and auto insurance policies may also provide some coverage. Your credit card may offer life insurance on flights. Some cards provide additional coverage for a small fee.

Travel insurance may be purchased through a travel agency, a tour operator or from a travel insurance company. Ask your insurance agent or call the Kansas Insurance Department for more information.

SECURE THE HOME

Take precautions to prevent a burglary from occurring while away from home. Losses from burglaries can directly effect the cost of homeowners and renters insurance. Making preparations now could save money and headaches later!

- If you do not already have coverage, consider purchasing homeowners or renters insurance to secure your home and belongings. The Kansas Insurance Department will provide you with a free shopper's guide to help make informed purchasing decisions. The guide is available by calling the Consumer Hotline at 1.800.432.2484, or you can access the guide on the Department's web site at www.ksinsurance.org.
- Keep an inventory of your household belongings. Videotape, photos or written inventory should include a description of the item and its estimated value. If you rent, remember your landlord is usually not responsible for theft of your personal belongings. A renters insurance policy would cover those items.
- Understand the coverage provided by your insurance policy. The time to know about your insurance coverage is before you have a loss and must file a claim. Discuss your policy with your agent, or call the Consumer Assistance Division of the Kansas Insurance Department at 1.800.432.2484.
- Don't leave any hints of your absence for a potential thief.
 - ✓ Stop delivery of mail and newspaper.
 - ✓ Arrange to have your lawn mowed.
 - ✓ Consider purchasing timing devices for your lights.
 - ✓ Secure all doors and windows.
 - ✓ Ask someone that you know and trust to keep an eye on your house.

CAMPING/LAKE ACTIVITY PRECAUTIONS

If you are camping, your homeowners or renters policy should pay for the replacement of your belongings if they are stolen while you are at the campsite. Remember that you may NOT be covered if you leave you camper and return home or go to work.

To avoid loss, keep in mind the following:

- Keep all flammable objects (matches, food wrapping, tents) away from the campfire.
- Keep your outdoor grill at least three feet away from your camper or tent.
- Don't leave the grill or campfire unattended. Keep children and pets away from the fire.
- Be sure your campfire is out before you leave. Soak it with water, mix ashes with the soil and soak again. Take extra precaution with partially burned wood; hot embers can re-ignite hours later.