

Consumer ALERT

Don't Get Frozen Out by Your Insurance Company

Review Your Policies Before You Brave the Cold

It's a winter wonderland in many parts of the country. Whether you're traveling in snow, or Mother Nature is bringing it home to you, there are insurance considerations to review before you bundle up and brave the cold. The Utah Insurance Department suggests you review your insurance policies to see how you are covered for some common winter activities.

Skiing

Before you jump on a ski lift or take a run down your favorite slope, it is a good idea to check your homeowners or renters policy, as well as your health insurance, just to make sure you know what to do in case of an accident or a loss.

Generally, ski equipment you own will be covered up to a specific limit by your homeowners or renters policy. Check the limit in your policy and decide if that will be enough to replace the equipment if it is damaged or stolen. When checking, remember to factor in your deductible. If you think you need more coverage, talk with your insurance agent about an additional rider for the equipment.

Because you may be out of town without access to your family physician or local hospital, make sure to review your emergency medical treatment requirements for instance, are you required to seek medical treatment at a certain hospital or urgent care center? What's your emergency room co-pay? If you need to fill a prescription, do you have to go to a certain pharmacy? It never hurts to have a list of these details when you travel.

Snowmobiles

Snowmobiles are not covered under typical homeowners, renters or auto insurance policies. So if you are worried about your property or personal liability while operating these machines, talk with your insurance agent about a separate snowmobile insurance policy. Be aware that if you plan to take your snowmobile off your private property, you should carry proof of insurance.

If you are traveling and plan to rent a snowmobile, consider rental insurance if it is offered and you are worried about covering a loss. Read the contract carefully before signing, and ask questions if you don't understand the limits or coverages.

Travel Insurance

Travel this time of year can be uncertain. Airports around the U.S. and Europe are already experiencing delays and cancellations because of winter weather. Travel sites and airlines offer travel insurance for people worried about not getting to their destination, or getting stuck far away from home. Travel insurance can cover everything from lost luggage to delays and cancellations. Make sure you closely read any policy you consider. For more complete information about travel insurance, read this consumer alert: *Offers of Protection May Not Provide Insurance Coverage for Your Travel Investment* http://www.naic.org/documents/consumer_alert_travel_insurance.htm.

Snow Plowing

If you have a plow on your truck ready to help friends by volunteering to remove the snow in their driveway, your personal auto policy should cover your liability and any property damage you might cause. But, before offering to help, read through your policy or talk with your auto insurance agent to make sure you are covered.

If, however, you are using that blade to make a little extra cash this winter, your personal auto insurance policy will not likely provide coverage. You should consider a commercial auto policy one that includes coverage for plowing before committing your services.

Snow Removal at Home

Generally, your homeowners or renters policy will cover liability for injuries, should someone slip and fall on your property. However, your insurance company is going to expect that you are performing due diligence to make the walks around your home safe for visitors. Your city's snow-removal statutes may also play a part in what the insurance company is going to require. Check with your city to see what rules apply.

Winter Illness

Doctors' offices are crowded during cold and flu season, making a trip for a sore throat or an earache potentially time-consuming. Your health insurance may offer alternatives to waiting at the doctors' office. Ask your health insurer whether your plan includes a nurse answer line that can answer questions about your symptoms. Or, check to see if the local pharmacy has a quick treatment center that accepts your health insurance. However, for any prolonged or acute illness, it is best to see your doctor in person.

More Information

Many winter activities come with increased risk. A call to your insurance agent is always a good first step to make sure you and your family are protected. If you have additional questions about your insurance needs for winter risks, contact your state insurance department. For a link to the Utah Insurance Department's website, go to <http://www.insurance.utah.gov/>.

For more information about health, home, life and auto insurance options, and tips for choosing the coverage that is right for you and your family, visit www.InsureUonline.org.

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About the Utah Insurance Department is a state agency whose mandate is to regulate insurance marketed and sold in Utah. Currently the department licenses over 90,000 agents, agencies and insurers; audits domestic insurers to verify financial stability and compliance with insurance laws; take administrative actions against licensees found to be in violation of the insurance laws and rules; take calls from consumers who have questions or complaints; and educate licensees and consumers regarding insurance. Visit our website at <http://www.insurance.utah.gov/> or call our toll **free in-state number 1-800-439-3805** or **local number 801-538-3077**.