



NW Insurance Council

Consumer Alert

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Frightening monsters, ghosts and vampires? *Not covered.* But auto theft and property damage are!

What to Know

- *Homeowners and Renters insurance can pay for damage caused by Halloween tricksters, or a blaze ignited by a toppled Jack-o-Lantern, and optional Comprehensive Auto Coverage can help replace a stolen or damaged vehicle on the year's third-most-active holiday for auto theft.*
- *Injuries to guests are often the homeowner's responsibility – and are covered under the Liability portion of most Homeowners & Renters policies.*
- *Hosts should take steps to ensure that their homes are safe for their family, guests, pets and trick-or-treaters this Halloween.*

BOISE, ID, October 26, 2023 – Halloween festivities are sure to bring plenty of chills, thrills and fun gatherings to Northwest neighborhoods throughout the coming days. If you choose to celebrate this spookiest of holidays, being safety-conscious and having the right insurance can help protect your family and property.

Who will be at your house this Halloween?

Candles, frightened pets and wet, dark or poorly maintained walkways all can prove dangerous for your family, guests and trick-or-treaters. And if you are hosting an adults-only Halloween party that includes alcohol, you could be liable for the safety of your guests – even after they leave the party.

“Memories are made on Halloween night, for kids, parents and people who like to celebrate and have fun,” said Kenton Brine, NW Insurance Council president. “To make sure your memories are happy ones – not costly nightmares of damaged property or personal injury claims – we urge you to take a few steps to safeguard your property, and make sure your insurance coverage meets your lifestyle with adequate [limits of liability](#) and the right policies to protect your home and family, car and finances.”

Homeowners, Renters and Umbrellas (Oh, my!)

It is well known that Homeowners and Renters’ policies pay to help repair or replace damage to your home and/or personal possessions. But injuries to guests on your property are also covered, under the Liability portion of your [Homeowners Insurance policy](#). Most homeowners’ policies start with liability limits of \$100,000. But regardless of the season, you may want to consider purchasing at least \$300,000 worth of Personal Liability protection and adding an [Umbrella Policy](#) to protect your family’s assets.

Your policy also provides “no-fault” or what’s often referred to as “Medical Coverage to Others.” In the event a visitor is injured in or around your home, he or she can submit medical bills to your insurance company up to the limit you have chosen in your policy – generally from \$1,000 to \$5,000. This allows payment of smaller medical expenses without needing to file a liability claim.

(Note: both Medical and Liability coverage only apply to guests and do not pay medical bills for you, your family or your pets.)

Homeowners and [Renters](#) Insurance also cover damage caused by neighborhood tricksters and vandals as well as damage that occurs if your decorations ignite a fire. If the fire damage makes your home uninhabitable, additional living expenses for temporary accommodations, such as a hotel, will be covered while your home is being repaired.

If goblins get out of hand and damage the paint or break windows out of a vehicle you own, [Comprehensive Coverage](#) can help pay for repairs or replacement. Comprehensive coverage also helps replace your vehicle if it is stolen.

According to the [National Insurance Crime Bureau](#) (NICB), nearly 2,200 vehicles were stolen on Halloween in 2019 – the fifth-highest total of vehicles stolen on a holiday that year.

“Car thieves prey on distracted parents, last-minute shoppers and party-goers during busy holidays, and that includes the rush of Halloween night,” Brine explained. “Whether you’re at home handing out candy and tending to party guests, or out and about with your kids or friends, take proper care to park in well-lit areas, keep your keys or key fob with you, and lock your car.”

And remember, claims you file under your homeowners, renters or auto policy are all subject to a deductible – that’s the amount you pay out-of-pocket toward the cost of your insurance claim. It’s a good idea to know what your deductibles are for each policy you have before deciding whether or not to file a claim. Depending on your policy choices, your deductible may exceed or be very close to the amount of your damages. Review your policy with your insurance agent or company at least once yearly to ensure you know what’s covered and learn more about your responsibilities as a policyholder.

These common-sense tips to help you avoid the negligence ghouls and safeguard your family, home, guests and trick-or-treaters this Halloween:

- **If you host a Halloween party**, familiarize yourself with your state’s [social host liability laws](#) and your state’s COVID-19 mandates and guidelines for group

gatherings. Encourage guests to pick a designated driver so that he or she can drive other guests' home.

- **Ensure safe walkways** by raking or sweeping leaves and other debris away from porches, decks, sidewalks and driveways. Remove all objects around the outside of your house that could cause children to trip or fall.
- **Turn on outside lighting** so trick-or-treaters know they can visit your home.
- **Trim** low-hanging branches over walkways.
- Keep walkways **well lit**.
- **Keep pets away** from approaching trick-or-treaters. Some pets may get excited or hostile when encountering children dressed in costumes.
- Also, **keep an eye on your pets and their interaction with Halloween decorations**, candy and discarded candy wrappers, to avoid a trip to the pet E.R. Pet owners now also have more options from home insurance companies for [pet insurance](#) if your furry family member needs medical care – ask your insurance company or agent for more information.
- Keep candles and jack-o-lanterns **away from all combustible** and heat-sensitive items. Make sure they are displayed on stable surfaces and out of reach of children and pets. **Extinguish candles** before leaving a room.
- If you are driving on Halloween, remember to **drive slowly and be extra cautious** on neighborhood streets – candy-fueled trick-or-treaters can be very distracted pedestrians!

For more information about Property & Casualty Insurance, call [NW Insurance Council](#) at (800) 664-4942 or send an email to info@nwinsurance.org.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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