



NW Insurance Council

Consumer Alert

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Driving during the Thanksgiving holiday? Check the oil, the tires – and your auto insurance coverage

What to Know

- *More people back on the road:* Travel for the 2023 Thanksgiving holiday weekend is expected to increase by 2.3 percent over last year, according to [AAA](#), with the vast majority of people – more than 49 million – traveling by vehicle.
- *Be prepared:* Heavy traffic, unpredictable weather and wildlife create holiday travel hazards. Make sure you have the right insurance in case you're involved in an accident.
- *Check your policy:* The minimum [liability coverage](#) may not be enough to cover an at-fault accident or for repairs to your vehicle if you cause an accident or slide off the road and need towing or repairs to your car.

BOISE, ID, November 17, 2023– Thanksgiving is one of the heaviest travel holidays of the year, which often leads to more traffic accidents. This year, [AAA](#) predicts Thanksgiving travel will increase by 2.3 percent over last year.

Before you and your family take to the road, be sure you're prepared for the hazards of congested highways, wildlife darting across roadways and winter weather conditions. Also, make sure your auto insurance policy includes coverage and limits that will protect you financially in the event of a collision.

According to a recent [AAA](#) study, more than 49 million people nationwide are expected to travel by vehicle over the Thanksgiving holiday this year. The [National Highway Traffic Safety Administration](#) (NHTSA) reports that 361 people were killed in vehicle crashes across the country during the Thanksgiving holiday weekend in 2021.

“Like the old song says, go ‘over the river and through the woods to grandmother’s house,’ not into the river, over a deer or into a tree,” said Kenton Brine, NW Insurance Council President. “Make plans to leave early so you can take your time, avoid distractions like mobile devices and be attentive to what’s around you on the road, including other drivers, pedestrians and wildlife. And check with your insurer or agent, to make sure you have the right coverage to know that if the worst happens, insurance can be there to help you recover.”

Before: Know conditions, prepare your vehicle and travelers, have the right insurance

These days, there's no excuse for not knowing road and weather conditions. Toll-free hotlines, frequent radio and TV updates and real-time weather and traffic apps for smartphones and tablets make it easy to keep track of changing conditions. Check conditions and consider how they may change during your trip before you leave home. The Idaho Transportation Department's [Idaho 511](#) app for smartphones and tablets makes it easy to keep track of changing conditions.

Allow more time for your trip. Better to stop, call friends or relatives and say you'll be late than risk injury by driving too fast. And while driving, let passengers do the “mobile-device navigating.” Keep your eyes, hands and mind on your driving.

Also, prepare your vehicle before you go to make sure everything is maintained and working properly. This includes checking the battery, tire tread, windshield wipers and fluid and the antifreeze.

Bring the right tools and supplies with you as well. For your car – tire chains, extra anti-freeze and windshield de-icer, a fully charged mobile device and charger, a flashlight, some roadside flares, an ice scraper and a pen and notebook (in case you need to write down accident info).

For you and your passengers, bring warm clothes/gloves/hats, blankets, extra snacks and bottled water. Even if you are not in a collision, an accident or snow slide could close the road ahead and leave you stranded for hours, so be prepared to wait it out with less stress. If you are stopped or stalled, stay with your car and put bright markers on the antenna or windows. If you run your vehicle, be sure to clear the exhaust pipe of snow or ice and run it just long enough to stay warm.

It's also important to know what your insurance covers in case an accident occurs. Review your auto policy or contact your insurance company or agent to make sure you know what your policy does and does not cover.

The Right Insurance: [what to know](#)

- **Liability Insurance:** pays for damage or injuries suffered by others for which you are deemed responsible. It doesn't pay for your injuries or damage to your own vehicle.
- **Full Replacement Cost:** If you have a recently purchased newer vehicle, ask your agent or insurance company representative about "full replacement cost" coverage to make sure your coverage pays the full cost of replacement if your vehicle is totaled in an accident.
- **Collision coverage:** pays for damage to your vehicle if you collide with (for example) another car, tree or guardrail.

- **Comprehensive Coverage:** pays for damage to your vehicle from a snow slide, rocks or ice breaking your windshield, limbs that fall on your car or a collision with a deer.
- **Personal Injury Protection (PIP) Coverage:** Pays for injuries to you or passengers in your vehicle if you are involved in an accident, regardless of who is at fault.
- **Uninsured/Underinsured Motorist Coverage:** Pays for damage to your vehicle if you are involved in a collision with a driver who has no liability insurance (UM) or whose liability insurance limits are insufficient to pay for your damages or injuries (UIM).
- **Towing Coverage:** Some policies automatically include towing or other roadside assistance, but it can also be purchased as a stand-alone policy from many insurers.
- **Rental Car Coverage (When Your Vehicle is Under Repair):** Most auto insurance policies include coverage that pays for a rental vehicle while your damaged vehicle is awaiting or undergoing repairs. In today's overstressed auto repair marketplace, just getting your damaged vehicle in the shop can take several weeks or even months. Check with your insurance company or agent about the policy limits on this coverage to see if you need or can add higher limits.
- **Rental Car Coverage (When You Are Renting a Vehicle for Personal Use):** Rental car agencies offer insurance policies at the time you rent a vehicle for vacation/personal use. Before you buy it, check with your own insurer to see if your auto policy covers you and the vehicle you're renting – you may not need the rental agency's insurance.

Watch out for Wildlife

Collisions between vehicles and large animals can cause severe damage and serious injury to drivers and passengers. As the weather gets colder and days get shorter, you face a greater risk of collisions as deer and other wildlife migrate from the mountains and dart across roadways. Using caution and staying alert can save your life and eliminate the

need for costly vehicle repairs. And remember, a standard auto insurance policy will pay for damage to your vehicle, less the deductible, if you hit a deer or any other animal – but only if you have optional [Comprehensive Coverage](#).

If there is a collision: Safety first, information second, claim-filing third

In the event of a collision, the first thing to do is make sure you and your passengers are safe. If there are any injuries, call 9-1-1 immediately. If needed, provide basic first aid – but unless you must, do not move an injured person until emergency responders arrive.

If your car is damaged, but drive-able, move your vehicle to the side of the road as soon as it is safe to do so, to get out of the flow of traffic. If you have a flare, set it out on the shoulder near your car to alert other drivers. Call for help from law enforcement officials and wait at the scene. Keep in mind, if the damage to vehicles involved in a collision is minor, law enforcement may choose not to respond to the scene.

If the scene and passengers are secure, obtain information from other driver(s) involved;

- Driver's license numbers
- Vehicle plate numbers
- Year, make, model of all cars involved
- Names and addresses of all drivers and passengers
- Insurance companies of all drivers involved
- Photos or sketches of damage, conditions and the accident scene (if it is safe to obtain).

As soon as it is safe to do so, call your insurance agent or company (see your proof of insurance card or smartphone app provided with your auto insurance policy for contact information). After the scene clears, obtain a copy of the accident report from the law enforcement officer on scene. Maintain copies of all paperwork, such as towing invoices, emergency repairs or estimates and other related expenses. These may be reimbursable under your auto policies.

For more information on winter-weather driving, contact NW Insurance Council at (800) 664-4942 or visit www.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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