



## *Consumer Alert*

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## On the road for spring break? Include a review of your insurance on your packing list

- *Child home from college during spring break? Make sure they're on your auto insurance policy (or have their own) if they plan to use the car.*
- *Renting a car? Your auto insurance coverage typically extends to a rental car, but you may want to consider purchasing rental car insurance.*
- *Got stuff? Renters and Homeowners insurance can protect personal belongings you take with you while traveling.*

**SEATTLE, March 14, 2018** – Spring break time is here, which means college students will be making their way home and families will be booking flights, hotels and rental cars for vacations. Along with the sunscreen, reservations and phone chargers, families should also make sure insurance is included in your travel plans.

“Even for the shortest car trips, it has become habit for us to protect ourselves and our passengers by making sure we’re buckled in before we drive,” said Kenton Brine, NW Insurance Council President. “Insurance is like a ‘safety belt’ for your financial security, so make sure you’ve reviewed your policies and know you are protected before you and your loved ones hit the road over spring break.”

### **College Students and Insurance**

**Auto Insurance** - You may have made changes to your [Auto Insurance Policy](#) when your child moved away to college. If they live on campus without a car and don't visit home often, it likely made sense to take your child off your auto policy if your insurance company allowed a temporary, or even permanent, exclusion.

If your college student is coming home for spring break and needs to use your car, even if just for an emergency, be sure to call your insurance agent or company to make sure your child is still covered on your auto insurance or can be added back to the policy.

**Renters Insurance** – If you're a college student who is renting an apartment and you'll be away for spring break, make sure your belongings are protected. [Renters Insurance](#) will help protect the possessions you leave behind as well as the items you take with you. Theft is a common worry when traveling, so having Renters Insurance with [replacement cost coverage](#) will help you replace personal belongings for their true value. Renters insurance is typically affordable, but a low-cost basic policy may not cover everything you own, so be sure to review your Renters Insurance policy with your insurance agent or company about what items your policy covers and its coverage limits.

**Travel Insurance** – Most likely your travel plans will go smoothly, but it may be worth considering [Travel Insurance](#) just in case your trip logistics are interrupted or you need to cancel your trip altogether. Whether you're a student traveling to a spring break location or it's a family trip, Travel Insurance can add extra protection in case your belongings are lost or damaged, you miss your flight or medical treatment is needed.

### **Homeowners Insurance**

If you're planning a family vacation your Homeowners Insurance provides coverage for the personal possessions you take with you while traveling from theft or damage, depending on your policy and its limits.

Standard [Homeowners Insurance](#) covers the theft of most personal belongings and damage associated with burglary – from your home, from your vehicle, or even from your hotel room. However, most standard policies typically limit coverage for jewelry,

golf clubs and other expensive personal items to \$1,000 to \$2,000. To protect your high-dollar items for their full value, you can purchase special coverage with no deductible.

Before leaving for your trip, it's a good idea to call your insurance agent or company to review what is and isn't covered under your Homeowners Insurance while you're traveling.

### **Car Rental Insurance**

If your travel plans include renting a car, there are a few things to know about rental car insurance. Your current personal auto insurance coverage typically extends to a rental car within the United States, but you may want to consider adding [rental car insurance](#) from the rental car company for extra protection and for convenience while on your trip.

Before you travel, call your insurance company or agent to find out how much coverage you currently have on your own car for liability, comprehensive and collision.

Even though your own auto insurance coverage extends to car rentals, it may still be worth spending the extra money to purchase rental car insurance.

- If you are in an accident in your rental car you may be charged a “loss of use” fee by the rental car agency while the car is in the shop getting fixed unless you bought rental car insurance.
- Your personal auto policy may not provide adequate coverage when you drive a rental car in a foreign country. (Check with your company or agent about your coverage.)
- Having rental car insurance, especially a Collision or Loss Damage Waiver, may also protect you from personal auto insurance rate increases or surcharges if you get in an accident, since the rental car policy is intended to provide coverage for the accident. Keep in mind, however, that if police are called to the scene of your accident, the incident will likely be reported on your driving record, which is available for inspection by your insurance company. Whether that impacts your rates will depend on your insurer and the language of your auto insurance policies.

- Auto insurance is state-regulated, so the cost and coverage for rental car insurance purchased at the rental counter will vary from state to state. If you do purchase rental car insurance, make sure to thoroughly read the contract so you understand what is and isn't covered.
- Some credit cards also offer rental car coverage when you book the rental using the card. Ask the card company or bank to send you their coverage information in writing. Insurance benefits offered by credit card companies differ by both the company and the bank that issues the card.

For more information about insurance, visit NW Insurance Council at [nwinsurance.org](http://nwinsurance.org) or call 800-664-4942.

*NW Insurance Council is a nonprofit, public-education and public policy organization funded by member insurance companies serving Oregon, Washington and Idaho.*

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