



## *Consumer Alert*

**Contact:**

Kenton Brine, President  
Sandi Henke, Communications Director  
NW Insurance Council  
Phone: (206) 624-3330 / (800) 664-4942

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[kenton.brine@nwinsurance.org](mailto:kenton.brine@nwinsurance.org)  
[sandi.henke@nwinsurance.org](mailto:sandi.henke@nwinsurance.org)  
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# Out shopping for Christmas? Make a dent in your holiday list...not your car

### What To Know

- *Make sure you have the right insurance coverage for a parking lot fender-bender.*
- *Your auto policy does not cover gifts and most personal possessions stolen from your car, but your Homeowners or Renters policy likely will within limits and above your deductible.*
- *According to a National Safety Council ([NSC](#)) analysis of government data, 9% of pedestrian deaths in parking lots result from vehicles reversing.*

**SEATTLE, December 13, 2018** – Millions of shoppers are rushing to malls and stores to finish (or start) their holiday shopping. That means roads and parking lots will be busy and crowded, increasing the chance of getting into an auto accident.

“Roads are busy, parking spaces can be scarce and drivers are often distracted and impatient,” said Kenton Brine, president of the NW Insurance Council. “We urge drivers to be patient, alert and courteous – especially in parking lots – to help prevent an accident or worse. And before you go, make sure you have the right insurance coverage for any mishaps during the busiest shopping time of the year.”

**Drive safely**

Many vehicles have safety technology such as rear view cameras and radar systems that can help avoid accidents, especially when backing up. But even if your vehicle has advanced safety features, it's important to exercise extra caution. In 2015, about 188,000 passenger vehicles in the U.S. were involved in backing crashes, according to the [Insurance Institute for Business and Home Safety](#) (IBHS).

### **Have the right coverage**

If you do get into an accident, it's important to know what your [Auto Policy](#) covers. A basic policy typically provides property, medical and *liability* coverage – mostly to compensate others and defend you if you are responsible for the accident. It's wise to consider additional coverage (*comprehensive* and/or *collision* coverage) for damage to your vehicle. And it's a good idea to consider *uninsured/underinsured motorist* coverage and *personal injury protection* – or “*med pay*” - coverage ,) to protect you, your family and your vehicle if you're in an accident with an uninsured or underinsured driver, and to help pay medical costs or wage loss after an accident.

### **Guard against theft**

Car prowlers may be lurking in store parking lots waiting to steal gifts from unattended vehicles or to steal the entire vehicle. Practicing safety measures and knowing you have adequate auto coverage could save extra headaches during the hustle and bustle of holiday shopping. NW Insurance Council offers the following safety and insurance tips:

#### **Safety:**

- Don't rely completely on technology. Drive slow and with extra caution in parking lots, especially when backing up. In addition to the rear-view camera, look over your shoulder and use your mirrors.
- Always watch for other drivers and pedestrians, especially children.
- Be patient, alert and courteous behind the wheel. Try not to block other parking spaces and don't park too close to other vehicles.
- Look for spaces further back from the store for easier, stress-free parking and some healthy walking! Also, return shopping carts to their corrals.

- Never use your cell phone or other mobile device while driving.
- Always wear your seatbelt, even in parking lots.
- Check your Auto Insurance Policy. If you have optional [Comprehensive Coverage](#), your vehicle is covered if it's stolen (minus your deductible).  
However, your auto policy will not cover gifts and most personal possessions stolen from your car. Your [Homeowners](#) or [Renters](#) policy does cover your belongings, including gifts, but only after you pay the deductible, which is usually \$250 or more.
- Prevent the theft of your vehicle by following the National Insurance Crime Bureau's (NICB) [Four Layers of Protection](#).
- Whenever possible, store gifts and other valuables in your trunk; manually lock your vehicle's doors; and don't go back and forth frequently from stores to your vehicle to unload gifts. Car prowlers watch for shoppers who leave gifts in their vehicles unattended.

#### **Filing A Claim:**

- If an accident occurs, call for medical assistance immediately if anyone is injured. Even if an accident seems minor, report it to the police and your insurer immediately.
- If it's safe to do so, use your smartphone to take pictures of damage caused by the accident.
- Keep your insurance company's claims reporting number in your wallet or purse and always carry your vehicle registration and insurance card.
- Store a notebook and pen in the car to help you record important information about an accident, including the other driver's insurance policy number, contact information and driver's and vehicle license numbers.

For more information, call (800) 664-4942 or visit [nwinsurance.org](http://nwinsurance.org).

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

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