



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, and trick-or-treaters this Halloween, and to consider precautions to prevent further spread of COVID-19.*

SEATTLE, October 30, 2020 – The usual thrills, chills and fun gatherings of Halloween may look a little different this year because of the COVID-19 pandemic. 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?

[The Center for Disease Control and Prevention](#) (CDC) has published a list of Halloween activities and ranked them from low to moderate to high risk. If you decide to take the kids trick-or-treating this year, the CDC recommends taking COVID-19 safety measures, such as avoiding direct contact with other trick-or-treaters, making a cloth mask part of the costume and washing hands before handling treats, to name a few.

Additional precautions should be considered as well. 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're 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.

According to the [U.S. Department of Transportation](#), 158 drunk driving fatalities occurred on Halloween night between 2013 and 2017.

“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, car and finances.”

Homeowners, Renters and Umbrellas (Oh, my!)

It's 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've chosen – 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 caused 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 2,300 vehicles were stolen on Halloween in 2018 – the third-highest total of vehicles stolen on a holiday last year. Worse yet, Washington state ranked fourth in the nation for holiday auto thefts (data from 2018 based on auto thefts nationwide occurring on one of 11 identified US holidays).

“Car thieves’ likely 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 and lock your car.”

[NW Insurance Council](#) and the [Insurance Information Institute](#) offer 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 decide to 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.
- **Consider creative (and safe) ways to distribute candy** to those little ghosts and goblins who come knocking on your door. One idea the CDC recommends is to set up a station outside with individually bagged treats for kids to take to help avoid direct contact and keep social distancing in check.
- **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.
- 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 Homeowners, Renters, Umbrella or Comprehensive auto policies or your liability limits, contact your insurance company or agent. For more information about how to protect your family and home, 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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