



NW Insurance Council

Consumer Alert

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Traveling by car this Memorial Day weekend?
Check the oil, the tires, and your auto insurance
AAA predicts 60 percent more travelers than last year

What to Know

- *AAA is predicting 60 percent more travelers this year on Memorial Day weekend compared to last year, but still 6 million fewer travelers than pre-pandemic 2019.*
- *Heavy traffic, unpredictable weather and wildlife all create travel hazards. Make sure you have the right insurance in case you're involved in an accident.*
- *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, repairs to your car or temporary access to a rental car.*

PORTLAND, OR, May 27, 2021 – Planning a Memorial Day holiday road trip or getaway this weekend? Pack your patience! According to AAA, you will be joining millions of other drivers who have the same idea. If you choose to travel by automobile, it's a good idea to keep safety top of mind - and review your auto insurance policy before you go.

As more Americans are fully vaccinated against COVID-19 and feeling more confident to travel, [AAA](#) is predicting a significant increase in travelers over the Memorial Day weekend compared to last year, although the number of travelers will still fall short compared to pre-pandemic numbers in 2019.

This year, AAA anticipates [34.4 million automobiles](#) on roadways over the weekend. 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 possible severe weather conditions. Also, make sure you have the proper auto insurance so you are protected financially in case an accident happens.

“The wrong time to find out your minimum limits policy won't fully cover the damage you've done to another person's family, vehicle or property – or that your collision coverage doesn't include a rental car - is *after* the accident happens,” said NW Insurance Council President Kenton Brine. “On your to-do list before you leave home, call your insurance agent or company and review your auto policy to know what's covered for your trip.

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

These days, there is 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 smart phones 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.

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-changing tools, extra windshield washer fluid, a fully charged mobile device and charger, a flashlight,

some roadside flares, 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 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.

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, or a "gap insurance policy" to make sure your coverage pays the full cost of replacement if your newer 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 cars and liability coverage:** Here are two questions to ask your insurance company or agent:
 - ✓ If your car is damaged in a collision, how much coverage does your auto policy provide for a rental car while your vehicle is being repaired or replaced?
 - ✓ If you are renting a car for your Memorial Day weekend trip, do you need to purchase the rental agency's auto insurance, or will your own auto policy provide coverage in case of an accident (many policies do, but ask first to know for sure).

Watch out for Wildlife

Collisions between vehicles and large animals can cause severe damage and serious injury to drivers and passengers. 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 & 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 smart phone 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, 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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