



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (503) 465-6800 / (800) 664-4942

Release Date: 11-25-2025

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)
[Facebook/NWInsuranceCouncil](https://facebook.com/NWInsuranceCouncil)

Thanksgiving road trip? Make sure your car and your coverage are ready

What to Know

- ***More people back on the road:*** Travel for the 2025 Thanksgiving holiday weekend is expected to set a new record, according to [AAA](#), with the vast majority of people – at least 73 million – traveling by vehicle.
- ***Be prepared:*** Heavy traffic, unpredictable weather, and wildlife create holiday travel hazards. Stay alert and plan extra time for unexpected delays.
- ***Check your policy:*** Review your auto insurance to be sure you're covered for repairs, injuries, and towing. Some basic policies may not include everything you'll need after a crash or collision.

PORTLAND, OR, November 25, 2025–. [AAA](#) expects Thanksgiving travel to surge by 16 million people this year, with more than 73 million driving to their holiday destinations. With heavy traffic, active wildlife, and the risk of winter weather, motorists are urged to prepare their vehicles, plan ahead, and confirm their auto insurance coverage.

According to the [National Highway Traffic Safety Administration](#) (NHTSA), 309 people were killed in vehicle crashes during the 2023 Thanksgiving weekend.

“Travel can be unpredictable and stressful,” said Kenton Brine, NW Insurance Council President. “Give yourself extra time, minimize distractions, and stay fully alert to others on the road, including wildlife. And before you head out, review your auto insurance policy with your agent or insurer to be sure you have the coverage you need.”

Before You Go: Check Conditions, Prepare Your Vehicle, Review Your Coverage

Road and weather conditions are easier than ever to track in real time. Toll-free hotlines, radio and TV updates, and smartphone apps provide continually updated information. Check current conditions before leaving and consider how they may change throughout your trip.

The Oregon Department of Transportation’s (ODOT) [TripCheck](#) makes it easy to keep track of changing conditions..

Leave early and allow plenty of time to reach your destination. If delays occur, it’s safer to notify friends or family than to rush. And while driving, let passengers do the “mobile-device navigating.” Keep your eyes, hands, and mind on your driving.

Prepare your vehicle as well. Check the battery, tire tread, windshield wipers, fluids, and antifreeze. Pack essentials such as tire chains, extra antifreeze, windshield de-icer, a mobile phone charger, a flashlight, roadside flares, an ice scraper, and a notebook for documenting accidents.

Bring warm clothing, blankets, snacks, bottled water, and supplies for pets. Even if you’re not involved in a collision, closures from crashes or snow slides may leave you waiting on the roadside for extended periods. If you become stopped or stranded, remain with your vehicle. Display bright markers, and if running the engine for heat, ensure the exhaust pipe is clear of snow and ice.

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.

Understanding Your [Auto Insurance](#) Coverage

- **Liability Insurance** – Pays for injuries or property damage you cause to others. It does not cover your own injuries or vehicle damage.
- **Full Replacement Cost** – For newer vehicles, ask your agent about coverage that pays to replace your car at full value if it's totaled.
- **Collision Coverage** – Pays for damage to your vehicle from a crash with another vehicle or object.
- **Comprehensive Coverage** – Pays for non-collision damage, including snow slides, falling debris, broken windshields, and collisions with wildlife.
- **Personal Injury Protection (PIP)** – Covers medical expenses for you and your passengers, regardless of who is at fault.
- **Uninsured/Underinsured Motorist (UM/UIM)** – Covers your injuries or vehicle damage if a driver with no insurance or insufficient insurance hits you.
- **Towing and Roadside Assistance** – May be included in your policy or purchased separately.
- **Rental Car Coverage (While Your Vehicle Is Being Repaired)** – Helps pay for a rental car while your vehicle is awaiting or undergoing repairs. With repair delays still common, confirm your policy limits.
- **Rental Car Coverage (For Personal-Use Rentals)** – Rental agencies offer coverage, but your existing auto policy may already protect you. Check before purchasing duplicate coverage.

Watch for Wildlife

Shorter days and colder weather mean increased movement of deer and other wildlife. Collisions with large animals can cause severe damage and serious injuries. Staying alert,

especially at dawn and dusk, reduces risk. Damage from hitting an animal is typically covered under Comprehensive Coverage, minus the deductible.

If a Collision Occurs: Safety First

If you're involved in a crash, prioritize safety. Call 9-1-1 if there are injuries and avoid moving injured individuals unless necessary. If the vehicle is drivable, move it out of traffic when safe and use flares or hazard signals.

Once the scene is secure, exchange:

- Driver's license numbers
- Vehicle plate numbers
- Year, make, and model of vehicles
- Names and addresses of all drivers and passengers
- Insurance information
- Photos or sketches of damage and the scene (if safe)

Contact your insurance company or agent as soon as possible. Obtain the law enforcement accident report, and keep receipts for towing, emergency repairs, and other expenses that may be reimbursable.

For more information on winter driving safety, 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.

###