NW Insurance Council

Consumer Alert

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Ghosts, goblins, and vampires? *Not covered.* But auto theft and property damage are!

What to Know

- Homeowners and renters insurance can cover damage from Halloween mischief or a fire sparked by a toppled jack-o'-lantern.
- Liability coverage in most homeowners and renters policies typically pays if a guest is injured on your property. Consider higher limits and an umbrella policy to better protect your assets.
- Comprehensive auto coverage helps repair or replace a vehicle that's vandalized or stolen, which are risks that tend to rise on Halloween night.

SEATTLE, WA, October 29, 2026 – Halloween brings plenty of chills, thrills, and doorstep visitors to Northwest neighborhoods. With a little preparation and the right insurance coverage, you can keep the fun in the fright and avoid any real-life scares.

"Memories are made on Halloween night – for kids, parents, and anyone who loves a good costume," said Kenton Brine, president of the NW Insurance Council. "To keep

those memories happy, not costly, take a few minutes to safeguard your home and make sure your insurance coverage fits your lifestyle, with the right protection for your home, car, and family."

Homeowners, Renters, and Umbrellas – Oh, My!

Most homeowners and renters policies cover damage caused by vandalism or by fires started accidentally during holiday celebrations. If a blaze makes your home temporarily uninhabitable, your policy may also cover additional living expenses, like a hotel stay, while repairs are made.

Your policy also includes personal liability coverage, which helps if a guest is injured on your property. Standard policies often start at $100,000 in liability protection, but experts recommend increasing that to at least $300,000 and considering a personal umbrella policy for added peace of mind.

Additionally, homeowners and renters policies offer medical payments coverage (sometimes called "no-fault coverage"), typically $1,000 to $5,000, to help cover smaller guest injuries without filing a liability claim. *(Note: These coverages apply to guests, not to you, your household members, or pets.)*

Protecting Your Car from Mischief

Halloween is one of the top holidays for auto theft and vandalism. In 2019, the National Insurance Crime Bureau reported nearly 2,200 vehicle thefts on Halloween alone, among the highest totals of any holiday that year.

Comprehensive coverage, an optional part of your auto policy, helps pay for repairs if your car is damaged by vandals or weather, or to replace it if it's stolen.

"Car thieves prey on distracted parents, last-minute shoppers, and partygoers during busy holidays," Brine said. "Whether you're at home handing out candy or out trick-or-treating, park in well-lit areas, keep your keys or fob with you, and lock your car."

Know Your Deductible

Remember, all claims are subject to your policy's deductible, which is the amount you pay out of pocket before coverage kicks in. For smaller losses, it's worth checking your deductible before filing a claim, as the repair cost may be close to or below that amount.

Review your policies with your insurance agent at least once a year to confirm your coverages, understand your responsibilities, and ensure your limits fit your household's needs.

Safety Tips for a Spook-Free Night

Keep the fun safe for your family, guests, pets, and trick-or-treaters:

- **Be a responsible host.** If you're serving alcohol, know your state's social host liability laws. Offer food and non-alcoholic drinks and encourage designated drivers.
- **Clear walkways.** Sweep leaves, debris, and decorations from porches and driveways to prevent trips and falls.
- **Light the way.** Turn on exterior lights and trim low-hanging branches to help visitors see clearly.
- **Keep pets secure.** Even friendly animals can be startled by costumes and commotion. Keep them safely indoors and away from the door.
- **Mind the flames.** Place candles and jack-o'-lanterns on stable, nonflammable surfaces and out of reach of kids and pets. Extinguish all candles before leaving a room.
- **Drive carefully.** Slow down in neighborhoods. Excited trick-or-treaters can be unpredictable pedestrians.

- **Protect your pets' health.** Keep candy and wrappers out of reach and ask your insurance agent about pet insurance options if you want extra coverage for emergencies.

For more information about Property & Casualty Insurance, 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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