NW Insurance Council

Consumer Alert

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

What to Know

- *Nearly 73 million Americans will hit the road:* *AAA projects 72.9 million people will travel by car over the 2026 Thanksgiving holiday, down slightly from last year's 73.1 million but still near record levels.*
- *Be prepared:* *Heavy traffic, unpredictable weather, and wildlife create holiday travel hazards. Stay alert and plan extra time for unexpected delays.*
- *Check your vehicle and your coverage:* *Before leaving, inspect your tires, battery and fluids, pack emergency supplies, and review your auto insurance to understand what's covered if you experience a crash, breakdown or other emergency.*

PORTLAND, OR, November 23, 2026 – Nearly 73 million Americans are expected to travel by car this Thanksgiving holiday, according to AAA's 2026 Thanksgiving travel forecast. Although overall travel is projected to dip slightly from last year's record, 81.5 million

Americans are expected to travel at least 50 miles from home, including 72.9 million by car.

With crowded highways, unpredictable winter weather and increased wildlife activity, NW Insurance Council encourages motorists to prepare their vehicles, allow extra travel time and review their auto insurance coverage before leaving home.

"Thanksgiving is one of the busiest travel holidays of the year, and even a minor accident or breakdown can disrupt plans and create unexpected expenses," said Kenton Brine, NW Insurance Council president. "Give yourself extra travel time, make sure your vehicle is ready for winter conditions, and review your auto insurance. Knowing what your policy covers before something happens can make a stressful situation much easier to manage."

According to the National Highway Traffic Safety Administration (NHTSA), 286 people were killed in vehicle crashes during the 2024 Thanksgiving holiday weekend.

Before You Go: Prepare Your Vehicle and Plan Ahead

AAA reports responding to more than 500,000 emergency roadside assistance calls during last year's Thanksgiving holiday, including flat tires, dead batteries and towing requests.

Before departing, check your battery, tires, windshield wipers, antifreeze and other fluids. Pack an emergency kit with tire chains, an ice scraper, flashlight, phone charger, warm clothing, blankets, food, water and supplies for pets.

Check road and weather conditions before leaving and throughout your trip. The Oregon Department of Transportation's (ODOT) TripCheck makes it easy to keep track of changing conditions.

Allow extra travel time, avoid distractions and adjust your plans if conditions deteriorate. If stranded in snow, stay with your vehicle when safe and keep the exhaust pipe clear before running the engine for heat.

Know What's Covered Before You Hit the Road

An accident, wildlife collision or unexpected breakdown can lead to costly repairs and other expenses. NW Insurance Council recommends reviewing your auto insurance policy before traveling to understand your coverage, deductibles and limits.

Coverage varies by insurer and policy. Ask your insurance agent about these protections:

- Liability Insurance: Covers injuries and property damage you cause to others, but not damage to your own vehicle.
- Collision Coverage: Pays for damage to your vehicle from a collision with another vehicle or object, regardless of fault.
- Comprehensive Coverage: Covers non-collision damage from events such as severe weather, falling trees, theft and wildlife collisions.
- Personal Injury Protection (PIP): Helps pay medical expenses and other covered costs for you and your passengers, regardless of fault.
- Uninsured/Underinsured Motorist Coverage (UM/UIM): Helps protect you if an at-fault driver has little or no insurance. Coverage varies by policy.
- Towing and Roadside Assistance: Helps cover towing, jump-starts, lockouts and other roadside emergencies.
- Rental Reimbursement Coverage: Helps pay for a rental car while your vehicle is repaired after a covered claim, subject to policy limits.
- Coverage for Rental Vehicles: Your personal auto policy may cover rental cars. Check with your insurer before purchasing additional coverage.

Watch for Wildlife

Deer and other wildlife are especially active during fall and early winter, particularly at dawn and dusk. Slow down in areas with wildlife warning signs, scan roadsides and avoid swerving if an animal enters your path.

Damage from striking an animal is generally covered under Comprehensive Coverage, subject to your deductible. Liability-only policies typically do not cover damage to your own vehicle.

If a Collision Occurs

Prioritize safety and call 9-1-1 if anyone is injured. If possible, move your vehicle out of traffic and activate your hazard lights. When safe, exchange contact, vehicle and insurance information with other drivers and photograph the damage and accident scene.

Contact your insurance company or agent as soon as possible and keep receipts for towing, emergency repairs and other potentially reimbursable expenses.

For more information about auto insurance and 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.

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