

Don't Get Frozen Out by Your Insurance Company

Review Your Policies Before You Brave the Cold

Winter transforms many parts of the country into a wonderland. Whether you are traveling to snow or Mother Nature is bringing it home to you, the Idaho Department of Insurance suggests you review your insurance policies to be sure you are covered for some common winter activities.

Skiing

Before you jump on a ski lift or take a run down your favorite slope, check your homeowners, renter's and health insurance policies, to make sure you know what to do in case of an accident or a loss.

Generally, ski equipment you own will be covered up to a specific limit by your homeowners or renter's policy. Check the limit in your policy and decide if that will be enough to replace the equipment in the event of damage or theft. Remember to factor in your deductible; if you think you need more coverage, talk with your insurance agent about a rider for the equipment.

If you will be out of town without access to your family physician or local hospital, make sure to review your emergency medical treatment requirements – for instance, are you required to seek medical treatment at a certain hospital or urgent care center? What's your emergency room co-pay? If you need to fill a prescription, do you have to go to a certain pharmacy? It never hurts to have a list of these details when you travel.

Snowmobiles

Snowmobiles are not covered under typical homeowners, renter's or auto insurance policies. Talk with your insurance agent about a snowmobile policy that will cover your property or personal liability while operating these machines. When taking your snowmobile off your private property, you should carry proof of insurance.

If you plan to rent a snowmobile, consider rental insurance if it is offered and you are worried about covering a loss. Read the contract carefully before signing, and ask questions if you don't understand the limits or coverages.

Travel Insurance

No matter your destination, travel this time of year can be uncertain. Airports around the U.S. and Europe are already experiencing delays and cancellations because of winter weather. Travel sites and airlines offer travel insurance that can cover everything from lost luggage to delays and cancellations. Make sure you closely read any policy you consider.

Snow Plowing

If you have a plow on your truck ready to help friends by volunteering to remove the snow in their driveway, your personal auto policy should cover your liability and any property damage you might cause. Before you offer to help, read through your policy or talk with your auto insurance agent to make sure you are covered.

If you are using that blade to make a little extra cash this winter, your personal auto insurance policy will not likely provide coverage. You should consider a commercial auto policy – one that includes coverage for plowing – before committing your services.

Snow Removal at Home

Generally, your homeowners or renter's policy will cover liability for injuries should someone slip and fall on your property. However, your insurance company is going to expect that you are performing due diligence to make the walks around your home safe. Your city's snow-removal statutes may also play a part in what the insurance company is going to require. Check with your city to see what rules apply.

Winter Illness

Your health insurance may offer alternatives to waiting in the crowded doctor's office to be seen for a sore throat or an earache. Ask your health insurer whether your plan includes a nurse answer line that can answer questions about your symptoms. Or, check to see if the local pharmacy has a quick treatment center that accepts your health insurance. For any prolonged or acute illness, it is best to see your doctor in person.

More Information

Many winter activities come with increased risk. A call to your insurance agent is always a good first step to make sure you and your family are protected. If you have additional questions about your insurance needs for winter risks, contact the Idaho Department of Insurance at 334-4250 in Boise, 800-721-3272 toll-free state wide, or visit the website, www.doi.idaho.gov.

For more information about health, home, life and auto insurance options, and tips for choosing the coverage that is right for you and your family, visit www.InsureUonline.org.

December 2010