

INSURANCE *Winter Time Considerations*



The Wyoming Department of Insurance reminds you to review your insurance policies and to consider these tips during the cold winter season.

Auto

Winter weather can be a challenge for all drivers. Before you go dashing through the snow, you may want to consider the following:

- Check travel advisories issued throughout Wyoming. A convenient resource for road and travel conditions is: <https://www.wyoroad.info/> or contact Wyoming 511. This information may help you determine whether to venture out or to postpone travel.
- Examine your auto insurance policy to confirm it's appropriate for your needs. Make sure you have adequate protection against injury or damage if you or one of your drivers causes an accident, whether it's a minor fender bender or a multi-car incident. Have the appropriate level of collision and comprehensive coverage to pay for damages to your vehicle. Also consider towing coverage if your auto were to become disabled in cold weather.
- Know what to do if you or a family member gets in a wreck. Always keep a copy of your insurance card and your insurance provider's contact information in the car.
- Take the stress out of filing a claim after an accident. The National Association of Insurance Commissioners (NAIC) created WRECKCHECK, a free smartphone app for Apple and Android devices that walks you through the process of gathering information following an accident. WRECKCHECK is also available in PDF form at: www.insureonline.org/auto_accident_checklist.pdf.



Home

- Your homeowners or renter's policy can protect you against common winter debacles, so check your policy.
- If someone slips on ice on your property and is injured, your homeowners policy may pay for some medical expenses, but ask your insurance provider if you have adequate coverage and liability limits.
- If you rent, your landlord may be responsible for keeping ice from the sidewalks, but check your lease carefully as the landlord may have transferred that responsibility to you.
- A standard homeowners policy also may provide coverage,



subject to your deductible, if your home suffers damage during a winter storm or a house fire. Review what your policy covers.

Health

- Do a check-up on your current health insurance plan. Be familiar with your plan's coverage and deductibles.
- Make sure to check that your hospitals, doctors, medical providers and prescription medications are in-network and take note of your co-pays, coinsurance, and deductibles.
- Read your policy and keep your insurance card handy in the event of winter accidents or illnesses like norovirus and the flu. Your health insurance may offer alternatives to a trip to the doctor's office or emergency room. Ask about a nurse help hotline for questions about your symptoms or if your pharmacy has an urgent care center that will accept your insurance.
- If you are traveling, review your policy and make a list of pharmacies, urgent care centers and hospitals that accept your insurance in your destination city. Prior to leaving town, it is a good idea to check with your insurance company about your destination's in-network healthcare. Remember, if you receive care from an out-of-network provider, you will pay more for treatment. Bring this information and health insurance cards for all family members when you travel.

Winter Fun

- Before you hit the slopes or take out the snowmobile, check your homeowners or renter's policy. Generally, ski equipment you own will be covered by your homeowners or renter's policy if it's lost or stolen. On the other hand, snowmobiles may not be covered by homeowners, renters or auto policies. Ask your insurance agent if you need more coverage on your sporting equipment or need to purchase a separate policy.
- Regardless of where you're going, winter travel can be uncertain. Delays or cancellations are inevitable. Consider travel insurance which can cover everything from lost luggage to delays and cancellations.

For more information about auto, homeowners, health and other types of insurance, visit the Wyoming Department of Insurance website at: www.doi.wyo.gov.



Wyoming Department of Insurance
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