

Vacation Motorists Checklist

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automobile insurance

For those who will be traveling by car for their vacation, there are some important steps to be taken to make sure the trip ends well. It is important to consider what would happen if you were to have an accident in another state with your car, and whether your insurance needs are being met.

Before you leave, be sure to contact your insurance agent or broker to let them know that you will be traveling out of state. Make sure they know the destination, as well as the anticipated departure and arrival times. A good agent will take this information and safeguard it within your individual file so that they can assist you if you are involved in an accident.

Each state different requirements for auto insurance coverage. In states with compulsory auto insurance laws, you are required to maintain some kind of liability insurance coverage that will pay others on your behalf if you cause an accident. Currently, only Wisconsin and New Hampshire do not require some type of auto liability insurance. If you live in one of these states, and do not have a liability insurance policy on your vehicle, be sure to get one before you enter another state.

One problem that may occur is that minimum limits in your destination state may be higher than the minimum limits in the state where you live. If this happens, your auto liability policy has a provision that automatically provides the higher limits of liability required by the state where an accident occurs. To be on the safe side, it is always advisable to increase the liability limits to the most you can afford in order to avoid a financial hardship in the event that you cause an accident where the damages exceed your policy limits.

To be prepared for an accident that might happen during your travels, make sure you carry pertinent phone numbers for your agent and your insurance company, particularly if there is a 24 hour claims reporting number. Keep this information stored in your glove box and/or your cell phone so that it can be accessed quickly in the event of an accident.

Another good idea is to keep an accident insurance kit in your car. This kit should contain road flares, a disposable camera, jumper cables, a thermal blanket, freeze proof writing instruments, and a pad of paper to take down important information, or to quickly sketch out the details of an accident.

If you do not have rental vehicle coverage, you may want to consider it at least for your trip. While away from home it may be difficult to obtain help from friends and family to transport you if your car becomes disabled in an accident. The rental coverage will provide peace of mind and pay for a replacement vehicle while yours is repaired.

Be sure to maintain a small emergency fund in the amount of your policy deductible. This will come in handy if you need to get repairs underway fast and it will provide peace of mind to you knowing that you will not have to dig into your vacation fund to pay for car repairs.

Finally, be sure to gather personal contact information in case you are involved in an accident, and keep it in a place where authorities will find it so that they can notify your family. A simple slip of paper in your wallet or purse is all that is required. If you have any DNR orders, or a health care proxy, be sure to include that information as well.

Traveling across state lines can be done worry free if you take a few moments to address the details outlined above.