

Road Trip Tips...

AS THE WEATHER GETS warmer and the kids get out of school, thoughts turn to summer vacation. Families around the world take to the road. According to the U.S. Travel Association's travelhorizons™ research group, 76% of leisure travelers go by car.

Road and weather hazards can wreak havoc with your vacation. Oil collects on roadways, making them slippery after a rain. Sun glare is a problem at any time of year. Potholes are an unfriendly souvenir of the past winter, caused by freezing and thawing. Summer weather also means an increase in insects smashing into your windshield. Be aware of your surroundings – motorcycles, bicycles and pedestrians are much more prevalent on the roads in warmer weather.

Preparation and planning, including proper vehicle maintenance, is always important. Check your vehicle's washer fluid and coolant levels prior to leaving, as well as the air pressure on the tires, including the spare. An emergency kit is essential when traveling in any weather. In addition to jumper cables and a first aid kit, bring a flashlight, drinking water and nonperishable snacks, flares and reflectors. A GPS and other electronic navigational aids are not foolproof. They may not have the latest information, or satellite coverage may be unavailable. Bring a map and compass with you as a backup if you are traveling in areas that are rural or unfamiliar to you.

If you intend to rent a vehicle when you travel, check with your insurance agent, as well as local regulations. Your personal insurance policy may not provide coverage for your use of the vehicle, especially if you are traveling internationally. Use of recreational vehicles, including mopeds and golf carts, may require separate coverage. Personal property anywhere in the world is generally covered under your homeowners policy. However, there are limitations when the property is usually located at

another residence.

Alert someone of your travel plans, especially if you are driving in remote areas. However, it is not a good idea to post the information on Facebook or other social media sites.

You do not want to leave your home and possessions exposed to unwelcome visitors during your absence. Stop your mail and newspaper, or have someone collect them to make the house look occupied. To avoid water damage, turn off the water supply to washing machines and toilets. Unplug appliances such as the television and other electronics.

All passengers in the vehicle should wear seat belts at all times. Not only is this a safe and smart practice, it is the law. If you are traveling with small children, check that the car seat is properly installed. A Centers for Disease Control test of 3,500 car seats determined that 72% were used improperly in ways that could seriously increase a child's risk of being injured in a crash.

Never leave a child unattended in a vehicle. Even on relatively cool days, a car can heat up quickly. Cracking the windows does not really help. According to San Francisco State University, since 1998, an average of 38 children per year die from hyperthermia (heat stroke) after being left in cars in the United States. More than half of these deaths occurred because the child was "forgotten" by their caregiver. Get in the habit of checking your back seat to be sure you did not leave a child there. Pets in vehicles are subject to the same hazards of death by hyperthermia (overheating). According



to petfinder.com, about 1/3 of dog owners and 11% of cat owners take their pets with them on vacation. If you must take Fido or Fifi with you, do not leave them in the vehicle.

Keep your family safe. Never drink and drive, and never text or phone while driving. According to the CDC, in 2009, 181 children aged 14 and younger were killed in alcohol-related crashes. Of these, about one half were in the vehicle with the impaired driver. Even hands free devices can be distracting. According to the National Safety Council (NSC), the multi-tasking required by driving and talking on the phone results in a distracted driver. They have termed this "inattention blindness" - the driver can look at something, such as a red light or stop sign, but not see it. The National Transportation Safety Board (NTSB) is calling for a ban on the use of all portable electronic devices while driving.

A summer road trip vacation can be a dream or a nightmare. Helping your clients keep their summer vacation adventure from becoming a misadventure is a sign of the true insurance professional.

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