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Illinois Department of Insurance Reminds Families to Review Insurance Policies

Department encourages insurance review to ensure proper coverage for winter activities

CHICAGO – January 11, 2011. As winter months bring on snow, and snow-related activities, the Illinois Department of Insurance today is reminding families to review automobile, health, homeowner and renter's insurance policies to ensure adequate coverage in case of an accident, damage, or loss.

"Whether you enjoy snowboarding or are traveling to a warm destination during the winter season, be sure to check your insurance policies to ensure that you understand your coverage and have the right protections in place," said Michael T. McRaith, Director, Illinois Department of Insurance. "If you have a question about your coverage, you should speak to your insurance company or agent or call the Department toll-free to speak to one of our insurance professionals."

The Department is issuing the following tips for families to better prepare for the winter months:

Skiing

- Before you jump on a ski lift or take a run down your favorite slope, it is a good idea to check your homeowner or renter's policy, as well as your health insurance coverage, to make sure you know what to do in case of an accident or a loss.
- Generally, ski or snowboard equipment you own will be covered up to a specific limit by your homeowner or renter's policy. Check the limit in your policy and decide if that will be enough to replace the equipment if it is damaged by a covered peril or stolen. When checking, remember to factor in your deductible. If you think you need more coverage, talk with your insurance company or agent about an additional rider for the equipment.
- Because you may be out of town without access to your family physician or local hospital, make sure to review your health insurance plan's emergency medical treatment requirements – for instance, are you required to make a good faith effort to notify your plan within 24 hours of seeking emergency care? You should also know what

your emergency room co-pay is and whether you have to use a certain pharmacy to fill a prescription.

Snowmobiles

- Snowmobiles are not covered under typical homeowner, renter's, or automobile insurance policies. If you are worried about your property or personal liability while operating a snowmobile, talk with your insurance company or agent about a separate snowmobile insurance policy. Be aware that if you plan to take your snowmobile off your private property, you should carry proof of insurance.
- If you are traveling and 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 coverage.

Travel Insurance

- Whether you are planning a getaway to somewhere warm or headed to a snowy 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.
- If you are worried about not getting to your destination, or getting stuck, some travel sites and airlines offer travel insurance, which can cover everything from lost luggage to delays and cancellations. Make sure you closely read any policy you consider to be certain what it covers, and ask questions if you don't understand the limits or coverage.

Snow Plowing

- If you have a plow on your truck and want to remove snow from a friend or neighbor's driveway for free your personal automobile policy may not cover your liability and any property damage you might cause. Before offering to help, read through your policy or talk with your insurance company or agent to make sure you are covered.
- If you are using your plow to make a little extra cash this winter, your personal auto insurance policy will likely not provide coverage. You should consider a commercial automobile policy – one that includes coverage for plowing – before committing your services.

Snow Removal at Home

- Generally, your homeowner 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 for visitors. If your city has a law requiring snow removal your insurance company may consider that in evaluating a claim, so be sure to check with your city to see what laws apply.

Winter Illness

- Doctors' offices are crowded during cold and flu season, making a trip for a sore throat or an earache potentially time-consuming. Your health insurance policy may offer alternatives to waiting at the doctor's office. Ask your health insurer whether your plan includes a nurse answer line that can answer questions about your symptoms or check if your local pharmacy has a quick treatment center that accepts your health insurance.

Keep in mind that for any prolonged or acute illness it is best to see your doctor in person.

More Information

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's Web site at insurance.illinois.gov or call our toll-free hotline at (866) 445-5364.

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