



Department of Business Regulation
Insurance Division
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Consumer Alert 2016-7

Don't Get Frozen Out by Your Insurance Company

Review Your Policies Before You Brave the Cold

Winter weather is a playground for outdoor activities but also presents potential hazards. The season of cheer can also bring illness and dangerous driving conditions. Winter recreational activities like ice fishing and sledding carry their own unique risks. The Rhode Island Insurance Division and the National Association of Insurance Commissioners (NAIC) urge you to review, understand and update your coverage.

Winter activities

If you're ready to jump on a lift to take your board or skis down your favorite slope or get your ice skates laced up for the rink, check your homeowners or renters policy, as well as your health insurance, to ensure you know what to do in case of an accident or a loss.

Generally, equipment you own will be covered, up to a specific amount by your homeowners or renters policy. Check the limit in your policy and decide if that will be enough to replace damaged or stolen equipment. Remember to factor in your deductible. If you think you need more coverage, ask your insurance agent about an additional rider.

Another consideration is air ambulance rides if you're skiing or snow-boarding in a remote location. Check out this [Air Ambulance Alert](#) for more information.

If you are out of town without access to your physician or local health care center, review your emergency medical treatment requirements:

- Are you required to seek medical treatment at a certain hospital or urgent care center that is in your insurer's network?
- Will you have a copay?
- If you need to fill a prescription, do you have to go to a certain pharmacy?

Make a list of these details and carry your insurance card with you when you travel.

Cold & flu season

Doctors' offices are often crowded during the winter months, meaning you may have a time-consuming wait when seeking treatment for a sore throat or an earache. Your health insurance may offer alternatives. Ask whether your plan includes options such as phone or web consultations with health care professionals who can answer questions or provide remote diagnosis. Additionally, mini-med or urgent care centers may accept your health insurance and are likely more cost-effective than a trip to the ER. However, for any prolonged or acute illness, it is best to visit your doctor.

Snowmobiles

Snowmobiles are not covered under typical homeowners, renters or auto insurance policies. If you are worried about your property or personal liability while operating these machines, speak with your insurance agent about a separate snowmobile insurance policy. If you plan to take your snowmobile off your private property, carry your proof of insurance.

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

Snow plowing

If you plan to remove snow from your driveway with your own plow attached to your vehicle, your personal auto policy should cover your liability and any property damage you might cause. But before offering to help friends and family, read through your policy or talk with your auto insurance agent to make sure you are covered if something were to happen.

If you are using your plow to make a little extra cash this winter, your personal auto insurance policy will not likely provide coverage if an accident occurs. Ask your agent if an endorsement is available to add to your existing policy or if a commercial auto policy – one that includes coverage for plowing – makes sense before committing your services.

Snow removal at home

Generally, your homeowners or renters policy will cover liability for injuries if someone other than a family member slips and falls on your property. However, your insurance company expects you to perform due diligence to make your home safe for visitors.

Your city's snow-removal laws may also play a part in what the insurance company requires as due diligence. Check the ordinances in your area to see what rules apply.

Travel insurance

Traveling in the winter months can be full of surprises. Even if you're traveling somewhere warm, bad weather can cause delays. To help mitigate the cost of rebooking a flight or an unexpected overnight stay, travel sites and airlines offer travel insurance that may cover unexpected delays or cancellations. Check out this [Travel Insurance Consumer Alert](#) for more information.

Travel insurance can cover everything from lost luggage to delays and cancellations. Make sure to closely read any policy you consider.

More information

Many winter activities come with increased risk. Speaking with your agent or insurer is a good way to understand your coverage. If you have additional questions about your insurance needs for winter risks, contact your state insurance department. 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.

Don't be a victim of insurance fraud! Before you sign a contract, write a check or give out personal information, STOP. CALL the Rhode Island Insurance Division at 401-462-9520 or email dbr.insurance@dbr.ri.gov and CONFIRM that the agent, adjuster, appraiser, and/or insurance company you are working with are licensed to do business in RI. You may also file a complaint online with the RI Insurance Division by clicking [here](#).

About the RI Insurance Division

The mission of the [Rhode Island Insurance Division](#) is to assist, educate and protect Rhode Islanders through the implementation and enforcement of state laws mandating regulation and licensing of the regulated industries while recognizing the need to foster a sound business environment in the state. We are also committed to treating everyone who comes before us fairly, efficiently and with respect. Please visit our [website](#) to obtain additional consumer information and [alerts](#) issued by the Rhode Island Insurance Division, or you may contact us at 401-462-9520 or email dbr.insurance@dbr.ri.gov for assistance.

About the NAIC

[The National Association of Insurance Commissioners \(NAIC\)](#) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S. For consumer information, visit insureUonline.org

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