

FOR IMMEDIATE RELEASE  
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**UNDERSTAND YOUR INSURANCE COVERAGE TO PREVENT HOLIDAY MISHAPS**

JACKSON, *Miss.* - This year, before family and friends gather to celebrate the season, take some time to review for potential holiday mishaps and understand how your insurance might apply.

To begin, avoid credit card and or identity theft.

- Credit card theft might be covered as part of your credit card contract.
- Standard homeowners insurance policies typically provide up to \$500 of coverage toward your legal obligation to pay your creditor. However, coverage is not provided if a family member, entrusted with the card, makes a purchase.

Update your home inventory to include expensive Christmas gifts such as new televisions, cameras, electronic equipment, jewelry, or art.

- Make sure you have documentation of these items and notify your agent if you think additional coverage may be required.
- A home inventory checklist can be found on the MID website at <http://www.mid.ms.gov/consumers/pdf/HomeInventoryChecklist.pdf>
- Don't forget to add new furniture you may have purchased during the year.
- Keep a copy of your checklist online, on your phone, or give a duplicate copy to a trusted friend or attorney.

Make sure your automobile insurance covers you, if you're planning to travel for the holiday

- If a family member is driving your car during an accident, what happens?
  - Auto insurance coverage follows the vehicle, so your car will generally be covered while your relative is driving, the same as if you were driving.
- What if you loan your car to a family member and they get pulled over and ticketed?
  - Your automobile coverage will not be affected if another driver is simply ticketed for a driving violation. However, if the person to whom you loaned the vehicle has an accident while intoxicated, the company might non-renew your policy or charge a higher premium.
- What if someone breaks your car's window and steals gifts from the back seat while your car is parked and you're away shopping?
  - A Standard homeowners and renter's insurance policies provide coverage for this, subject to the policy deductible and coverage limits. Some automobile policies also provide coverage. If this happens to you, talk with your insurance agent or company to find out under which policy you should file your claim.

Keep your home and valuables safe.

- Make sure gifts aren't visible from outside.
- Be careful about disposing of packages and boxes for new items.
- Make sure your home is well lit and put your lights on a timer.

But, what if your presents are stolen from under the Christmas tree in your living room?

- Standard homeowners insurance policies provide coverage subject to the deductible and special sublimits for certain goods, such as electronics and jewelry.
- For example, if the wrapped package was a \$300 gift card to an electronics store, there might only be \$200 coverage; if the package contained \$2,000 worth of jewelry or furs, there might only be \$1,500 coverage.
- Standard condominium and renter's insurance policies provide similar coverage. Check your homeowners policy for specific sublimits.

More tips can be found on the Mississippi Insurance Department website at

<http://www.mid.ms.gov/consumers/insure-holiday-mishaps.aspx>

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