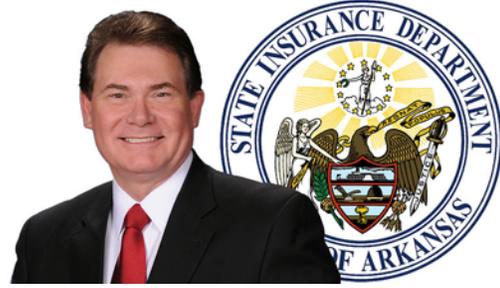


Arkansas Insurance Department

NEWS RELEASE

*Allen Kerr
Insurance Commissioner*



FOR IMMEDIATE RELEASE

January 21, 2016

CONTACT: Kenneth Ryan James (ryan.james@arkansas.gov; 501-371-2622)

CONSUMER ALERT: Winter Weather Mishaps

Whether ice or snow, the weather should remind us to check coverage

LITTLE ROCK – Arkansas Insurance Commissioner Allen Kerr today released the following statement encouraging Arkansans to take the time to review their insurance policies in light of the winter weather expected to hit the state:

“Winter weather brings a new set of risks that could impact the insurance coverage of Arkansas consumers. Whether it’s slick roads that could lead to an auto accident or a slick driveway that leads to a personal injury, the weather should remind us all to check our policies.”

Auto

Winter weather can be a challenge for all drivers. A new luxury vehicle will require a different level of coverage than an older car. You should also check your liability limits to make sure you have adequate protection against injury or damage if you cause an accident.

Be sure you know what to do if you get in a wreck. Always keep a copy of your insurance card and your insurance provider's contact information in the car. The Arkansas Insurance Department (AID) encourages Arkansas drivers to use WRECKCHECK, a free smartphone app that walks you through the process of gathering information following an accident. You can then email the report directly to your insurance agent. WRECKCHECK is available on iOS and Android devices.

Kerr also reminds Arkansans that Act 175 of 2013 allows drivers to present as proof of insurance an electronic version or image of their auto insurance card on the cellular phone or other personal electronic device.

Home

If someone slips and falls on your icy driveway, your homeowners policy will pay for some medical expenses, but ask your insurance provider if you have adequate liability limits. A standard homeowners policy will also provide coverage, subject to your deductible, if your home suffers damage during a winter storm or a house fire. Some policies offer additional living expenses if you are unable to live in your home during repairs.

Not all policies cover refrigerated items, should you lose power for a period of time. Check with your insurance provider to determine what your policy covers.

As temperatures drop, Arkansans should cover outside water faucets and leave an interior water faucet dripping in order to avoid pipes freezing and bursting. If it is necessary to leave home for a long period of time, do not turn the heater down too low, or completely off, as this may allow pipes to freeze as well.

Winter Fun

A warm weather escape is how some survive the chill of winter. Regardless of where you're going, winter travel can be uncertain. Delays or cancellations are inevitable. You may want to consider travel insurance, which can cover everything from lost luggage to delays and cancellations.

For more information on the Arkansas Insurance Department, please visit <http://insurance.arkansas.gov>, follow us on Twitter at <http://twitter.com/ARInsuranceDept> and Facebook at <http://www.facebook.com/ArkansasInsuranceDepartment>.