

SCC Reminds Virginians to Prepare for Summer Activities by Reviewing Their Insurance Coverage

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RICHMOND – Although the arrival of summer means sun, fun and travel for many, it can also mean increased risks. Among other things, these risks can include stolen luggage and other belongings; collisions on busy highways; illness while away from home; backyard pool and grilling mishaps, or misadventures on boats, jet skis, recreational vehicles (RVs) and all-terrain vehicles (ATVs).

The State Corporation Commission's (SCC) Bureau of Insurance reminds Virginians to make sure their summer to-do list includes checking with their insurance agent or company to ensure they have the appropriate insurance coverage in the event of an illness, theft or mishap.

“Whether you are traveling, boating, hosting a summer cookout or installing an underground pool, don’t let a lack of insurance coverage ruin your summer fun and put a strain on your wallet,” said Virginia Insurance Commissioner Scott A. White. “Anticipate summer hazards now and minimize their financial damage by ensuring your insurance coverage is adequate and up-to-date.”

Keep your home, vehicles, belongings and personal information safe, especially when away on vacation. Know how much your auto and homeowners insurance will cover if someone steals your belongings from your vehicle, home or yard. If you plan on hosting an event at your home (such as a yard sale or neighborhood cookout), know what type of insurance you need if a guest is injured or if there’s property damage. Know, too, your insurance coverages if severe summer weather damages your home and vehicles while you’re away. Also, understand any deductibles or coverage limits that may apply.

Whether you are at home or away this summer, update your home inventory. This will help to ensure your homeowners or renters policy provides enough coverage for your belongings. It can also help facilitate the claims process if damage or theft occurs. Separate coverage may be needed for high-cost items such as jewelry, art or electronics. The National Association of Insurance Commissioners' free smartphone app – [myHome Scr.APP.book](#) – makes creating a home inventory quick and easy. This app is available through iTunes and Google Play.

In the event of hurricanes or prolonged heavy rains, keep in mind that homeowners, renters and commercial insurance policies issued in Virginia typically **do not** provide coverage for damage to your home and belongings due to floods, surface water or storm surges. However, the federal government does sell insurance covering direct flood and flood-related damage to homeowners, renters and businesses in eligible communities through its National Flood Insurance Program

(NFIP). In most cases, there is a 30-day waiting period for a new flood insurance policy to take effect. To learn more about this program, contact your insurance agent or the NFIP at 1-800-427-4661 or visit floodsmart.gov. Some private insurers offer flood policies, so check with your insurance agent about the availability of a private flood insurance policy. In either case, ask whether your flood policy provides coverage for your personal property.

If you are planning a summer trip, become familiar with your health insurance coverage in case you are injured or get sick and require medical treatment in an urgent care facility or hospital while traveling out-of-state or abroad. Bring health insurance information with you on your trip, such as identification cards and contact details for all family members.

If you're driving a long distance for vacation or to visit friends and family, make sure your auto insurance policy meets your specific needs *before* you leave. Check your liability limits to ensure adequate protection against personal injury or property damage arising from an accident while travelling. Keep your insurance company's contact information and a copy of your insurance card with you when you drive and know what to do if an accident occurs.

If you plan on boating or jet skiing, exploring with RVs or ATVs, or hosting a yard sale or pool party, ask your insurance company or agent if you are adequately covered.

For information about a variety of insurance-related topics, contact the Virginia Bureau of Insurance in Richmond at (804) 371-9741 or toll-free at 1-877-310-6560 or visit its website at scc.virginia.gov/pages/Insurance.

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