



Consumer Alert

Preparing for a Winter Road Trip: Tips and Reminders

Top 5 Auto Insurance Tips

- Confirm your car insurance is active and premiums are up-to-date.
- Select liability limits that are appropriate to your financial circumstances. People with more assets generally need to select higher limits of liability than those with fewer assets. If you are found to be at-fault in an accident and purchased insufficient limits, your personal assets are at risk for the remaining financial obligation.
- If renting a car for the trip, check your policy to see if it includes coverage. Verify potential coverage limitations with your agent or company, and make sure you are not duplicating benefits from your existing auto, health or home insurance policy.
- Verify your home or renters insurance covers the theft of personal items from a car, especially if you are planning to carry expensive items in your car.
- Check to see if your policy includes roadside assistance. You can be covered for towing, fuel delivery, lockout service, jump-starts and more.

If you are unclear about your car insurance coverage or would like to learn how to lower car insurance costs, please contact the Massachusetts Division of Insurance at (877)-563-4467 or visit the Division of Insurance's website at mass.gov/doi

Winterize Your Car

To avoid car troubles, schedule a tune-up a few weeks prior to your trip and be sure to get regular oil changes. If you want to do some basic maintenance yourself, here's what Consumer Reports recommends you do:

- **Maintain Visibility.** If your car's wipers leave streaks of water behind, or if the rubber on the wiper blade shows signs of stiffness or cracking, get a new set of wipers. Don't use the wipers to remove ice from the windshield – keep an ice scraper on hand. If it's going to snow the next day and your vehicle is parked outside, put the wipers into the raised position to keep them from freezing to the windshield.
- **Use the Right Oil.** Engine oil will thicken when it's cold, making it harder on the engine. Always check the owner's manual for the manufacturer's recommendation, but generally speaking, you should use a multi-viscosity oil that has a W as part of the viscosity index. This means it's formulated for winter use.
- **Check Other Vital Fluids.** This includes fluids for the engine, coolant, transmission, brakes, power steering and windshield washers.

- **Maintain Hoses and Belts.** You can check hoses on a cool engine by pinching them. There should be no soft spots or bulging areas. Feel for lengthwise cracks in the inner liner of the hoses. Check all belts for worn spots, cracks or shredding fabric reinforcement.
- **Prep the Battery.** For maintenance-free batteries, check the window on top to see if it's fully charged. If it's not, have it professionally tested. For conventional batteries, remove the plastic caps on top of the battery and check the fluid level. If it's low, add distilled water. Make sure battery cables are securely attached to the terminals. If your battery is more than five years old, consider replacing it.
- **Check the Brakes.** If your car pulls to one side when you brake, or if you hear any grinding noises or feel unusual vibrations when you apply the brakes, take the vehicle to a mechanic.
- **Make Sure You Have Appropriate Tires.** Partially worn tires reduce your ability to stop or get going in snowy driving conditions. Winter tires have tread patterns and compounds that are specifically designed to grip snow and ice for good traction on slippery roads.
- **Pack an Emergency Kit.** It should include a flashlight, flares or reflective triangle, a distress sign, first aid supplies, basic tools, blankets, water, and a fully charged cell phone. If you have roadside assistance, store the number in a handy location.

Rental Insurance? Do You Have it? Do You Need It?

Car rental companies typically offer the following products at the counter. Check to see if they duplicate existing coverage before purchasing.

- **Collision Damage Waiver (CDW)** is also referred to as a Loss Damage Waiver (LDW). If you have comprehensive and collision coverage on your own car, you will likely not need this additional protection. Collision insurance covers the cost of repairs or the actual cash value of the vehicle, if damaged in a crash or rollover.
- **Liability Insurance** covers medical expenses and damages to another person's property as a result of a car accident caused by the insured's negligence. If you are adequately insured on your own car, you may consider forgoing this.
- **Personal Accident Insurance** offers coverage to the renter and passengers for medical bills resulting from a car crash. If you have adequate health insurance and disability income insurance, or are covered by personal injury protection under your own car insurance, you will likely not need this additional insurance.
- **Personal Effects Coverage** provides for the theft of personal items inside the rental car. If you have a homeowners or renters insurance policy, it generally covers this already. If you frequently travel with expensive jewelry or sports equipment, it may be more cost-effective to purchase a floater under your home or renters insurance policies so the items are fully protected when you travel.