



Department of Business Regulation
Insurance Division
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Consumer Alert 2017-1

Breaking for Spring Travel **Protect your trip**

Spring Break is no longer exclusively for college students, even though it's estimated more than half of undergraduate travel during this unofficial holiday. Many families also use this time while school is out to enjoy some vacation time between winter and summer. If you and your student are planning a getaway, there are insurance details to address no matter where you're headed. The Rhode Island Insurance Division and the National Association of Insurance Commissioners (NAIC) suggests you review these important tips with traveling family members.

Be Prepared

Before any trip, review your insurance coverages to understand what's covered if something happens. If your son or daughter is traveling alone, involve them in the review process. First, collect all pertinent insurance paperwork and make copies. When you share this information, explain the importance of keeping these documents safe and in an accessible location.

Auto Insurance

If you're lending out a family car, show your child where you keep the insurance information in that vehicle and review emergency procedures with them. Make a list of contact numbers and important information for quick reference. Place this with the insurance identification card in the glove box. Include the name and phone number of the insurance company or agent, policy number and your complete contact details

Print a copy of this [accident checklist](#) and keep it in the glovebox. Review it with your child before they leave home, so the information is fresh in their mind in case of an accident. Also check that you have your insurance ID and registration in the vehicle at all times. Other important tips include:

- * Following an accident, call 911. Don't put yourself in a dangerous situation on a highway or road.
- * Make sure to get contact and insurance information from the other driver(s) involved in the accident. Instruct your child to give them your contact and

insurance information. Make sure you do not give them personal information such as a Social Security Number.

- * Do not admit fault.
- * Take pictures of the scene, including pictures of the vehicles involved, if it is safe to do so.
- * Get contact information for the police department that responded to the accident.

Are you or your child traveling in someone else's vehicle as a passenger? The vehicle's policy might not provide ample coverage in the case of an accident. If not, then your auto insurance and/or health insurance policy would kick in to cover any gaps.

Health Insurance

Getting hurt or sick away from home can be scary. Go over your health insurance information. Ensure your son or daughter knows the name of the insurance company and has a list of emergency numbers, including the numbers of your family doctor and your insurance company, in addition to your cell phone number. Also explain the meaning of general insurance terms like co-pay and out-of-network.

Prepare by collecting important information and reviewing the following checklist.

- * Keep your health insurance ID card, a list of your drug allergies, a list of drugs you are currently taking and information about any of your other medical conditions with you at all times.
- * If you need urgent medical treatment or are in an accident, go to the nearest hospital emergency room.
- * If something happens to your child, advise them to have someone contact you. Make sure your child can provide the medical facility with your health insurance ID card.
- * If you need to see a doctor and it is not an emergency, contact the insurance company to find a local physician who is in your coverage network. The phone number for the insurance company, your policy number and co-pay information are located on the insurance ID card.
- * Keep all paperwork, including receipts from the doctor's office, the hospital or any pharmacy if you filled any prescription(s).

International Travel

Generally, American auto and health insurance isn't readily accepted outside of the United States. If you travel outside the country, your medical insurance is likely invalid which means you'll pay for your care out-of-pocket. To find out more about the extent of your coverage, speak with your insurance agent or company before you leave home.

Travel Insurance can be purchased if you are concerned about accidents or losses during a trip. If you are considering the purchase of a travel insurance policy, review the policy terms carefully to make sure you understand all coverages and exclusions before making a purchase. For more information on Travel Insurance click [here](#).

If it applies, review the travel insurance policy with your child before he/she leaves, focusing on the process your child would use for getting assistance, if needed.

Group Travel

Group travel is a popular way for kids to travel away from home without a parent for the first time. If your child is traveling in a group with sponsors or chaperones, make sure you provide the group leaders with emergency contacts and insurance information as well.

More Information

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.

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.

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