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COLORADO

## 5 Winter Weather Preparedness Tips

(Sourced from Property Casualty 360 – [5 Winter Weather Preparedness Tips](#), by Danielle Ling)



Ahead of winter's major weather events, officials at the Kansas Insurance Department have outlined preparedness tips for residents to protect themselves during future blizzards and other extreme weather events.

In addition to their [insurance tips](#) outlined below, Department officials advise drivers to keep emergency kits in their vehicles, especially for long trips. A good kit should include a first-aid kit, batteries, flashlights, drinking water, snacks, jumper cables, ice scrapers, tissues and towels, a tow rope, extra clothing and blankets.

State officials also recommend checking in on family members ahead of dangerous winter weather events and reassessing your immediate family's insurance needs. Make sure that important insurance and legal papers are in a secure place that more than one person knows about. Assess personal insurance needs for yourself and your family. Needs for an older adult, for example, could be much different from those of a child or grandchild.

The Department has specifically offered **five important auto insurance tips** outlined below for drivers to consider as they prepare for dangerous winter road conditions. For more from the Department, visit their [website](#).

## 5 Important Auto Insurance Tips

1. Confirm your insurance is active and premiums are paid. Have a current copy of your insurance card in your vehicle or with you.
2. Select liability limits that are right for your financial circumstances. If you find yourself at-fault in an accident and have insufficient liability coverages, your personal assets are at risk for paying the remaining financial obligation.
3. If you rent a vehicle for a trip, check with your insurance agent to see if your policy includes coverage. Also, make sure you don't duplicate benefits from your own policy if you decide to get rental insurance. A quick call to your agent should help determine that.
4. Verify that your homeowner's or renter's insurance covers the theft of personal items from your vehicle, especially if you are planning to haul more expensive items. Many people believe that vehicle insurance covers replacement of stolen items from their vehicles, but that usually is not the case.
5. Know if your policy includes roadside assistance, such as towing, fuel delivery, lockout service and jump-starts.