

Arkansas Insurance Department

NEWS RELEASE

*Allen Kerr
Insurance Commissioner*



FOR IMMEDIATE RELEASE

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Planning Holiday Weekend? Check Your Insurance!

Make sure your boat/vehicle is insured for your lake/state park trip

LITTLE ROCK – Arkansas Insurance Commissioner Allen Kerr today released the following statement urging Arkansans making Memorial Day Holiday plans to make sure their insurance is up to date:

“The Natural State’s beautiful lakes and state parks will welcome thousands of Arkansans in just a few weeks. I encourage our citizens to take some of the drama out of planning their holiday weekend by making sure their insurance policies on boats or vehicles is up to date. The peace of mind that comes from knowing you’re protected will make summer that much more enjoyable.”

Boat Insurance

Are you planning to take a boat out on an Arkansas lake? Commissioner Kerr reminds you that boaters should have:

- Proof of liability insurance for all craft powered by engines of more than 50hp.
- A policy issued by an insurance company licensed to do business in Arkansas.
- A policy that provides at least \$50,000 of liability coverage per occurrence.

Auto Insurance

- Liability is the part of your auto insurance policy that pays for any injury or damage if you cause an accident. If your liability insurance is too low, it is possible that you could be sued for any damages above your liability limits.
- Also take a look at your deductibles for comprehensive and collision coverage. This is the amount you will pay if your car is damaged or totaled without fault of another driver. Raising or lowering deductible amounts can affect your premium.
- Before going on a vacation, make sure you have a copy of your insurance card and your insurance agent or company's number in the car.

Health Insurance

- Make sure to check your medical provider lists to verify that visits to your doctor and any specialists are still covered by your policy, because in-network or preferred provider lists could change from time to time.
- Read through your documents and make note of your copays (the amount of money you pay up front for a provider visit) for in-network and out-of-network providers.
- When you're planning a trip away from home, check with your insurance carrier to identify urgent care centers and hospitals that accept your insurance coverage near your destination. Be sure to ask your carrier about applicable co-pays and deductibles if care is needed.

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>.