

Your Insurance Policies Can Protect You If You Get More “Tricks” Than Treats This Halloween

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A few basic safety steps, along with up-to-date homeowners and auto insurance policies, can take some of the fright out of possible Halloween related damage, according to the Insurance Information Institute (I.I.I.).

“If you’re worried about your home or apartment being damaged by a small army of trick-or-treaters dressed like Zombies, Charlie Sheen, Snooki or Lady Gaga” anticipated to be the most popular costumes this year” call your insurance agent, broker or company representative,” said Jeanne M. Salvatore, senior vice president and consumer spokesperson for the I.I.I. “They can help explain your insurance coverage, suggest upgrades to your policy and even offer tips to keep your home safe this holiday season.”

Fortunately, your insurance can provide coverage for many possible Halloween-related disasters:

■ **Your home or car is the target of mischief**

Standard homeowners and renters insurance policies provide coverage for vandalism. There will be a deductible before your policy starts to pay, but if you suffer expensive damage to your home or possessions you will be financially protected. In the event that your car is damaged by mischievous trick-or-treaters, there is coverage under the optional comprehensive portion of your auto insurance policy.

■ **There is a fire in your home**

If a Halloween candle or electrically powered decoration causes a fire, any damage will be covered by standard homeowners and renters insurance policies. If the fire is significant enough to make your home unlivable, you would also be covered for additional living expenses, such as having to check into a hotel while your home is being repaired.

■ **A trick-or-treater is injured on your property**

If a trick-or-treater or Halloween party guest is accidentally injured in your house or apartment, you would be covered under the liability portion of your homeowners or renters insurance policy, should the injured guest sue you. Standard policies also include no-fault medical coverage so that the injured guest could simply file their medical claim with your insurance company and avoid a lawsuit. Not everyone is familiar with this coverage, but it provides very important financial protection.

■ **You crash your car into a tree to avoid hitting a trick-or-treater**

Of course, we know you will drive slowly and carefully, but if a group of excited trick-or-treaters darts in front of your car causing you to swerve and hit a tree, you should be covered. Accidents that do not involve another driver or pedestrian are covered under the optional collision portion of an auto insurance policy. If another car or person is involved in the accident, the liability portion of your auto

policy would kick in.

Some basic steps can make your home safe for trick-or-treaters, so you can avoid Halloween disasters altogether:

- Remove all objects around the outside of your house that could cause children to trip or fall.
- Turn your outside light on so children will know they can visit your home.
- Keep candles, jack-o-lanterns, matches and lighters in a place that children cannot reach. Halloween candles with multiple wicks close to one another are hazardous and should not be used. When lit they can produce a single high flame or several large flames close together resulting in intense heat and the danger of igniting nearby materials such as curtains or window sills.
- Keep pets inside and away from trick-or-treaters and lit candles, especially if they are easily frightened or become over-excited in the presence of strangers.
- If using decorative lights indoors or outdoors, use lights certified by a recognized organization such as UL (Underwriters Laboratories). Check lights for broken or cracked sockets, frayed or bare wires or loose connections. Discard damaged sets. Do not overload extension cords.Â

It will be getting dark in much of the country by 5 p.m. on Monday, October 31, and because Halloween falls on a school day, many youngsters will be canvassing neighborhoods for treats after dark. Motorists need to remember that kids may be distracted by all the costumes and candy. So, drive slowly in residential areas and honk your horns on dimly lit streets to alert children who may not be paying close attention to vehicular traffic. And watch out for youngsters crossing against the light, darting out from between parked cars and walking in the street.

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Back to top