



Illinois Department of Insurance issues spring travel tips

March 21 2017 3:00 PM



SPRINGFIELD – Spring Break is no longer exclusively for college students. Illinois families will use the coming weeks to get away from the cold and enjoy vacation time between winter and summer. The Illinois Department of Insurance suggests you review these important tips before you leave.

Be Prepared

First, collect all pertinent insurance paperwork and make copies. Review your insurance coverages to understand what's covered. If your son or daughter is traveling alone, involve him/her in the review process. 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. Review emergency procedures with them. Prepare a list of contact numbers and important information for quick reference (including the name /phone number of the insurance company/agent, policy number, and your complete contact details). Place this list with the insurance identification card in the glove box.

Print a copy of the below accident checklist and keep it in the glovebox. Review it immediately before they leave home, so the information is fresh in their mind.

Checklist

- Following an accident, call 911. Do not put yourself in a dangerous situation on the side of a highway or road.
- Make sure to get contact and insurance information from the other driver(s) involved in the accident.
- Provide your contact and insurance information to the other driver. DO NOT give personal information such as a Social Security Number.
- Do not admit fault.
- Take photos of the scene, including photos 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 children 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. Review your health insurance policy and the checklist below:

- Confirm that your son or daughter knows the name of the insurance company and has a list of emergency numbers (family doctor and your insurance company). Explain the meaning of general insurance terms like co-pay and out-of-network.
- Everyone should 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. You can also contact the Illinois Department of Insurance at <http://insurance.illinois.gov/> or 866-445-5364.

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. 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

If you have questions or are confused about your insurance coverage, contact our department at <http://insurance.illinois.gov/> or 866-445-5364.