



Are You Covered for Halloween Hijinks?

By John D. Doak, Oklahoma Insurance Commissioner

Halloween can be a frightening time of year if you aren't properly covered with up-to-date homeowners and auto insurance policies. Taking a few minutes now to make sure any possible Halloween-related damage is covered by your policies will take some of the spook out of the holiday. As always, talk to your insurance agent to better understand your coverage.

Here are some examples of possible Halloween-related disasters, what coverage you can use to take care of them and some helpful hints to avoid liability claims:

Your home or car is the target of mischief

Vandalism is generally covered by most homeowners and renters insurance policies after your deductible is met. You can check the covered perils section of your policy to verify vandalism and theft coverage. Additionally, if mischievous trick-or-treaters damage your car, the damage will be covered if you carry comprehensive coverage on your auto insurance policy. Some examples of car vandalism include egged vehicles, broken car windows and scratched, dinged or spray painted car doors. Before filing a claim, notify your agent, take photos of any damage and file a police report to provide an official record of the incident. Whether you should file a claim depends on the amount of damage. If it does not meet your deductible, you're probably better off fixing it yourself.

A fire ignites in your home

Halloween decorations often include candles or electrically-powered items, which can increase the fire danger. Damage resulting from a home fire will be covered by standard homeowners and renters insurance policies. Additional living expenses, should the fire be extensive enough to make your home uninhabitable, would also be covered.

A trick-or-treater is injured on your property

The liability portion of a standard homeowners or renters insurance policy will cover you in the event a trick-or-treater or Halloween party guest is accidentally injured on your property. No-fault medical coverage is sometimes unknown to consumers, but it is very important financial protection. The coverage is usually set at \$1,000 and it allows the

injured guest to file their medical claim with your insurance company for minor injuries without having to prove negligence.

Of course, we would all like to avoid Halloween disasters altogether. Here are some tips to help you do just that:

Remove objects around your house that could cause children to trip or fall.

Turn on your outside light so children will know they can visit your home.

Keep candles, jack-o-lanterns, matches and lighters out of reach from children or pets.

Do not use Halloween candles with multiple wicks close together. When lit, they can produce a single high flame or several large flames resulting in intense heat and the danger of igniting nearby materials such as curtains or clothing.

Keep pets inside and away from trick-or-treaters, especially if they are easily frightened or over-stimulated around strangers.

Use only decorative lights that are 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 and do not overload extension cords.

Watch for children trick-or-treating after dark by driving slowly in residential areas and being alert for youngsters crossing and walking in the street.

For more information about homeowners, renters or auto insurance, contact the Oklahoma Insurance Department's Consumer Assistance Division at 1-800-522-0071.