

## Packing for Spring Break? Include Insurance Checklists

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*From the time students head back to school after Christmas, one thing is on their minds – spring break. But sometimes the fun is spoiled, so hoping for the best but preparing for the worst is wise, especially for parents about to send their children out for spring break on their own.*



### Preparation Basics

Before any trip, it is a good idea to review your insurance. If an older child is traveling alone, involve him in that review. Make copies of pertinent insurance paperwork. Give this information to your child and explain to him the importance of keeping these documents safe and accessible.

If the child will be driving a family car, show him where the insurance card is kept. Give your child a list of contact numbers and other key information. Include the name and phone number of your insurance company and agent, the policy number, and any other names and numbers your child might need in a pinch – including your own. Store this emergency list in the glove compartment or console with the insurance card for that vehicle.

Remember, if there's been an accident, your young adult could be distraught. Make it simple for him to find crucial information and take the right action.

For health insurance, make sure your child knows the name of his insurance provider, and give him a similar list of emergency numbers, including the family doctor. Explain the meanings of general insurance terms like "co-pay" and "out-of-network." If your child takes medications, check for in-network pharmacies at his travel destination, in case he loses his medicine. Keep this information in the same safe place as any other emergency information he will be carrying.

### Auto Insurance Checklist

Consider putting this spring break emergency checklist in the glove compartment of your vehicle:

- Have your insurance I.D. and vehicle registration in the car at all times.
- After a crash, step away from the road and call 911 immediately, then your parents.
- Do not admit fault.

- Trade contact and insurance information with other drivers involved in the accident. Other drivers involved might try to convince you not to file an insurance claim. Tell them they have to discuss insurance with your parents.
- Take pictures of the scene, including people and vehicles involved, but only when it is safe to do so.
- Get names of officers and find out how to obtain copies of police reports once they have been filed.

## **Health Insurance Checklist**

Getting injured or falling ill when away from home can be scary. Send a copy of this checklist with your child:

- Keep your health insurance I.D. card, a list of drug allergies, a list of current medications, and any other relevant personal medical information with you at all times.
- If you need urgent medical care, go to the nearest hospital emergency room; have someone who is with you contact your parents.
- If you need to see a doctor for non-emergency care, contact your insurance company to find a local physician who is in your coverage network. The phone number for the insurance company, plus your policy number and co-pay information, are printed on your insurance I.D. card.
- Keep all paperwork, including receipts from the doctor's office, hospital or pharmacy.
- Obtain the name and contact details of the treating physician; give them to your family doctor in case you require follow-up care.

## **International Travel**

Typically neither American auto nor health insurance will be accepted outside of the United States. To find out the extent of your coverage, speak with your insurance agent or company before leaving home.

Short-term travel insurance can be purchased for your child's trip. If considering a short-term travel policy, review the terms carefully to be sure you understand all coverage and exclusions before buying.

If you are uncertain about the insurance company or agent you are dealing with, stop before signing any paperwork or writing a check. Call the Oklahoma Insurance Department Consumer Assistance Hotline toll-free at (800) 522-0071 or check online at [ok.gov/oid](http://ok.gov/oid) to confirm that the company and agent are licensed in this state.