



How to Avoid Insurance Claims this Thanksgiving

By John D. Doak, Oklahoma Insurance Commissioner

Thanksgiving is almost here and by now many of you are either thawing your turkey or packing the car for a family trip. The Thanksgiving holiday is a busy time for the insurance industry for two main reasons: travel and cooking fires. But, it doesn't have to be. Take the time now to review safety tips and your homeowners and auto insurance policies so you will be better prepared.

AAA Oklahoma projects that 601,700 Oklahomans will travel over the Thanksgiving weekend, the most since 2007. Ninety percent of those will travel by automobile, 4.8 percent more than last year. You can prevent the most common types of claims related to travel by taking safety precautions. Always buckle up, slow down, don't drink and drive, and avoid distractions, such as cell phones, while driving. Review your current auto policy now to make sure you have the appropriate coverage should you be involved in an accident.

With increased numbers of people on the roads, the potential for a crash also goes up. Plan your routes in advance when traveling on unfamiliar roads, be patient and allow extra travel time. Maintain more distance than usual from the car in front of you to avoid rear-ending the car and to give you more time to slow down so the car behind you can avoid hitting your vehicle. If the weather starts to worsen, consider staying off the roads altogether.

You'll also want to be careful in the kitchen. More cooking fires occur on Thanksgiving than any other day of the year. According to the National Fire Protection Association, deep fryer fires cause five deaths, 60 injuries and more than \$15 million in property damage each year. While your homeowners policy will cover losses related to a home fire, preventing a fire is much simpler than having to file a claim. Common causes for these fires are too much oil in the fryer, attempting to deep-fry a frozen or partially thawed turkey, or placing a fryer too close to structures.

Keep these cooking safety tips in mind:

- Stay in the kitchen to keep an eye on anything cooking on the stovetop or in the oven.
- Keep children and pets at least three feet away from the stove.
- Steam or splashes from vegetables, gravy or coffee could cause serious burns, so keep children away from hot foods.
- Ensure electric cords from an electric knife, coffee maker, plate warmer or mixer are not dangling off the counter within easy reach of a child.
- Make sure your smoke alarms are working by pushing the test button.

Enjoy your Thanksgiving holiday this year and keep these tips handy for added peace of mind. If you have insurance questions, contact our Consumer Assistance Division at 1-800-522-0071 or visit our website, www.oid.ok.gov.