

FOR IMMEDIATE RELEASE

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STAY COOL, CHOOSE THE RIGHT INSURANCE THIS SUMMER

JACKSON, Miss. – Friday, June 20, marks the first day of summer. If you plan to boat, swim, or vacation, do you have the proper boat, RV, or car coverage? It may be a good time to talk to your insurance agent.

“I recommend insurance for motorcycles, boats, RVs, and things like jet skis,” said Insurance Commissioner Mike Chaney. “While it may be tempting to cancel an insurance policy during the 'off-season' to save money, keeping your coverage protects your items from damage year-round.”

If you’re planning summer travel before the end of the season, you might consider buying travel insurance.

“Travel insurance could save you money. Inflation has made traveling more expensive, with airfare and hotel prices going up. Don’t lose that money if your trip is canceled. Different types of travel insurance are available. Some plans cover “cancel for any reason” or “medical emergency.” Some coverage even protects from trip interruption – when a traveler has to return home for an unexpected reason,” Chaney said.

Depending on the coverage, you could be refunded for the full amount of your trip. Most travel insurance includes a 24-hour assistance line to help find doctors, arrange accommodations, contact your family, or provide other assistance in case of emergency.

Summer travel may also mean renting a car, and the rental company may ask you to purchase insurance through them.

- Consider how much the rental insurance costs.
- Research your credit card coverage.
- Get familiar with your personal auto policy.
- Consider gaps in coverage.
- Talk to your insurance agent.

If you have a pool or are thinking of adding one, there are insurance needs you should consider.

- Some companies may not cover your pool if you don’t have safety measures like fences or a pool cover.
- You should make sure your homeowners policy has enough personal liability coverage, in case a visitor is hurt at your pool.
- Many policies don’t cover gradual leaks. Leaks should be repaired quickly to avoid water damage to your home.
- In-ground pools are considered part of your home and covered under your homeowners policy.
- An above-ground pool is considered personal property and you may need extra coverage for that.

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