



**FOR IMMEDIATE RELEASE**

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## **A Good Time to Review Your Insurance**

*Half-way mark of year, start of summer a 'good time' to review policies - Kerr*

**LITTLE ROCK** – Arkansas Insurance Commissioner Allen Kerr today released the following statement encouraging Arkansans to use the occasion of the start of summer to review their insurance policies to ensure they are properly protected in cases of loss, damage, illness or death:

“Since we’ve just recently started summer, and are wrapping up the first half of the year, I believe it is a good time for Arkansans to take stock and review their insurance coverage—if only for the peace of mind that comes from knowing their life, health, and property are protected. I encourage consumers to speak to their local insurance agent to make sure their insurance fulfills their needs, and those of their families.”

Commissioner Kerr offered some tips to start the process:

### **Homeowners/Renters Insurance**

- Update your home inventory of items to be sure your homeowners or renters policy is current for your needs. Note any antique items, collectibles, sporting or recreational equipment and their values.
- Make sure to ask your agent about flood insurance.
- When completing your home inventory, include as many details as you can, and take a photo of each item. If you’ve never taken an inventory of your home and need some assistance, a free smartphone app is available from the National Association of Insurance Commissioners (NAIC). You can get the “MyHome Scr.APP.book” from iTunes or Google Play stores.
- You can also visit our Brochures section at <http://Insurance.Arkansas.gov> to download your own Inventory Checklist.

### **Auto Insurance**

- Liability is the part of your auto insurance policy that pays for any injury or damage if you cause an accident. If your liability insurance is too low, it is possible that you could be sued for any damages above your liability limits.
- Also take a look at your deductibles for comprehensive and collision coverage. This is the amount you will pay if your car is damaged or totaled without fault of another driver. Raising or lowering deductible amounts can affect your premium.
- Before going on a vacation, make sure you have a copy of your insurance card and your insurance agent or company's number in the car.
- The NAIC also offers the “WreckCheck” smartphone app in the iTunes and Google Play stores. The app walks you through the process of gathering information following a crash. You can then email your notes directly to your agent.

### **Health Insurance**

- Make sure to check your medical provider lists to verify that visits to your doctor and any specialists are still covered by your policy, because in-network or preferred provider lists could change from time to time.
- Read through your documents and make note of your copays (the amount of money you pay up front for a provider visit) for in-network and out-of-network providers.
- When you're planning a vacation away from home, check with your insurance carrier to identify urgent care centers and hospitals that accept your insurance coverage near your destination. Be sure to ask your carrier about applicable co-pays and deductibles if care is needed.

### **More Information**

If you have questions about your insurance options or about your insurance coverage, call the AID Consumer Services Division toll free statewide at 800-852-5494 or in Pulaski County at 501-371-2640. For more information on the Arkansas Insurance Department, please visit <http://insurance.arkansas.gov>, follow us on Twitter at <http://twitter.com/ARInsuranceDept> and Facebook at <http://www.facebook.com/ArkansasInsuranceDepartment>.