

Breaking for Spring Travel

Protect your trip

Spring Break is no longer exclusively for college students, even though it's estimated more than half of undergraduates travel during this unofficial holiday. Many families also use this time while school is out to enjoy some vacation time between winter and summer. If you and your student are planning a getaway, there are insurance details to address no matter where you're headed. The Idaho Department of Insurance suggests you review these important tips with traveling family members.

Be Prepared

Before any trip, review your insurance coverages to understand what is covered if something happens. If your son or daughter is traveling alone, involve them in the review process. First, collect all pertinent insurance paperwork and make copies. When you share this information, explain the importance of keeping these documents safe and in an accessible location.

Auto Insurance

If you are lending out a family car, show your child where you keep the insurance information in that vehicle and review emergency procedures with them. Make a list of contact numbers and important information for quick reference. Place this with the insurance identification card in the glove box. Include the name and phone number of the insurance company or agent, policy number, and your complete contact details.

Print a copy of this [accident checklist](#) and keep it in the glovebox. Review it with your children before they leave home so the information is fresh in their minds in case of an accident. Also check that you have your insurance ID and registration in the vehicle at all times. Other important tips include:

- Call 911 if you are involved in an accident. Don't put yourself in a dangerous situation on a highway or road.
- Make sure to exchange contact and insurance information with the other driver(s) involved in the accident. Do not give them personal information such as a Social Security Number.
- Do not admit fault.
- Take pictures of the scene, including pictures of the vehicles involved, if it is safe to do so.
- Get contact information for the police department that responded to the accident.

Are you or your children traveling in someone else's vehicle as passengers? The vehicle's policy might not provide ample coverage in the case of an accident. If not, then your auto insurance and/or health insurance policy would kick in to cover any gaps.

Health Insurance

Getting hurt or sick away from home can be scary. Go over your health insurance information. Ensure your son or daughter knows the name of the insurance company and has a list of emergency numbers, including your cell phone number and the phone numbers of your family doctor and insurance company. Also explain the meaning of general insurance terms like co-pay and out-of-network.

Prepare by collecting important information and reviewing the following checklist:

- Keep your health insurance ID card, a list of your drug allergies, a list of drugs you are currently taking, and information about any other medical conditions with you at all times.
- Go to the nearest hospital emergency room if you need urgent medical treatment or are in an accident.
- Advise your children to have someone contact you if they have a medical emergency. Make sure your child can provide the medical facility with your health insurance ID card.
- Contact the insurance company to find a local physician who is in your coverage network if you need to see a doctor for a non-emergency. The phone number for the insurance company, your policy number, and co-pay information are located on the insurance ID card.
- Keep all paperwork, including receipts from the doctor's office, the hospital, or pharmacy if you filled a prescription.

International Travel

Generally, American auto and health insurance is not readily accepted outside of the United States, and you may have to pay medical expenses out-of-pocket. To find out more about the extent of your coverage, speak with your insurance agent or company before you leave home.

[Travel insurance](#) can be purchased if you are concerned about accidents or losses during a trip. Review the policy terms carefully to make sure you understand all coverages and exclusions before making a purchase. Review the travel insurance policy with your child before he or she leaves, focusing on the process your child would use for getting assistance if needed.

Group Travel

Group travel is a popular way for kids to travel away from home without a parent for the first time. If your child is traveling in a group with sponsors or chaperones, make sure you provide the group leaders with emergency contacts and insurance information as well.

More Information

If you have questions or are confused about your insurance coverage, contact the [Idaho Department of Insurance](#).

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