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### **You Better Watch Out: Insuring Against Holiday Mishaps**

*AAA [INSERT CLUB] offers insurance tips for seasonal accidents*

[LOCATION, DATE] – The holidays may be the most wonderful time of the year, but many serious household accidents occur in December. According to the Consumer Product Safety Commission, holiday decoration-related accidents sent nearly 15,000 people to emergency rooms last year.  
  
“While the holidays are a time for cheer and goodwill, an accident can quickly spoil the spirit,” said [INSERT INSURANCE EXECUTIVE NAME AND TITLE] with AAA [INSERT CLUB NAME]. “Being aware of your insurance coverage can offer peace of mind and a measure of reassurance at the holidays.”  
  
Here are some of the typical – and not so typical – situations your AAA insurance policy might cover:

* **O’ Christmas tree**: You thought you tied it down securely, but a glance in the rearview mirror reveals your Douglas fir atop the hood of a following vehicle. Damage to the other vehicle may be covered by your automobile policy.
* **Up on the rooftop:** Festive lighting is one of the most important parts of the holidays. However, traversing wet roofs and icy stepladders can be dangerous. Should a guest slip and fall while helping hang the holiday lights, your insurance policy may cover associated medical bills, and may provide defense against a lawsuit.
* **Lighting the menorah:** Nine candles burning atop the mantel is an inspirational sight, but poses a fire hazard. Costs to repair burned walls or damaged flooring may be covered. Check your renters or homeowners policy to be sure.
* **Festive feasting:** Whether celebrating Kwanza’s Karamu feast or carving into the Christmas ham, seasonal socializing during the dinner hour creates a serious choking risk. Your current policy may offer coverage for a guest’s medical care and your legal fees.
* **Candy cane pain:** Should a visitor chip a tooth on a candy cane or a peanut brittle snowman, dental repairs may be covered.
* **Santa’s four-wheeled sleigh:** While you’re battling it out inside the mall, your car is at the mercy of careless drivers, runaway shopping carts and the elements. Broken taillights, door dings and hail damage may be covered by your auto policy.
* **Down through the chimney:** The chimney may be famous for gift delivery, but unlocked doors and windows are often to blame for unwanted gift removal. While theft is a covered loss, it’s a good idea to maintain an up-to-date inventory of existing and new purchases to ensure all your possessions are safely documented.
* **Ice follies:** Winter wonderlands are great for songs, but terrible for sidewalks. If guests or other invitees slip and fall on your property, protection for medical payments and legal fees may be covered.
* **Eat, drink and be responsibly merry:** Most states have social host liability laws, which may hold you responsible for accidents or injuries caused by your inebriated guests. Be sure to monitor your guests’ alcohol intake and designate drivers.
* **Runaway reindeer:** Crowded roadways and inclement weather can make it difficult to see and avoid animals that dart across the road. Animal collisions can cause significant vehicle damage, but the associated repair costs are usually covered with comprehensive coverage.

The holidays offer a reminder to cherish and protect what is most important. To find out more about home or auto insurance, call your AAA agent or [INSERT CLUB NUMBER] to see what discounts you may be eligible for and what type of coverage you might need.  
  
[INSERT CLUB BOILERPLATE]

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