



# Insurance Tips

## Protect your property from Halloween mischief

Tasty treats, spooky skeletons and ghastly ghouls are all part of Halloween fun. However, whether you're hosting a boneyard bash or handing out candy, tricksters may be roaming the streets in search of mischief.

Property vandalism and injuries spike on Halloween. More vandalism claims are filed on Halloween than any other day of the year, according to the Highway Data Loss Institute.

Avoid being spooked by Halloween horrors:

- **Prepare for pranksters.** To avoid having your car vandalized or stolen, park in a secure, well-lit area with your windows up and doors locked.
- **Keep an eye out for Wolverine and Wonder Woman.** Drive slowly and turn your headlights on earlier in the day to make it easier to see and be seen by children.
- **Light up the night.** Ample lighting outside of your home will help keep the creeps away and provide safe passage to party guests and trick-or-treaters. Keep paths clear to prevent slips.
- **Follow safe pumpkin protocol.** Keep lit jack-o-lanterns, candles, matches and lighters out of children's reach. Use flameless candles if possible.
- **Beware the brew.** Hosting a grown-up party? Keep an eye on your guests and make sure you have plenty of non-alcoholic beverages and snacks on hand.

### What your insurance covers

According to the Insurance Information Institute, most homeowners, renters and auto insurance policies will provide coverage for these Halloween-related mishaps:

- **Vandalism.** Standard homeowners and renters insurance policies will provide coverage for vandalism. In the event that your car is vandalized, the optional comprehensive portion of your auto insurance policy covers damages. Contact your AAA agent to ensure you have the coverage you need and know the dollar limits of your policies.
- **Fire.** Always play it safe with open flames, but if a Halloween decoration causes a fire and damages your property, your homeowners or renters policy will cover fire-related losses, up to policy limits.
- **Injury.** You may be covered under the liability portion of your homeowners or renters insurance policy – up to specified limits – in the event that someone is injured on your property. A standard policy also includes no-fault medical coverage – up to specified limits – that allows the injured person to file their claim directly with your insurance company.

*These tips are provided by the Marketing team at CSAA Insurance Group.*