

Hitting the Road for a Vacation Getaway? Tips for Planning a Safe Summer Road Trip

UTICA, Mich., June 1st, 2015 – With so many area residents hitting the roads for the July 4th week or weekend, [Action Advantage Group](#) of Utica and its insurance carrier partner, [The Hanover](#), are offering tips to help local travelers plan for safe and enjoyable trips.

Road trips are an American tradition and a highlight of the summer for many people, said Tim Hays, account executive at Action. Hays suggests vacationers can improve the likelihood of safe and stress-free trips with a little planning and a quick insurance and safety check before leaving.

Make sure your vehicle is ready for the trip

Long distance travel can put stress on vehicles and drivers alike. With preparation, drivers can make both more manageable.

- **Check your car.** Clean all lights, reflectors and windows. And, remember to check tires and tire pressure, as well as oil and transmission fluid levels.
- **Consider visiting a mechanic.** Arranging for a qualified mechanic to service your vehicle can help identify possible issues and fix them before you hit the road.
- **Be prepared.** It's always a good idea to bring tools: a flash light, jumper cables, reflective triangles and road flares. Make sure your spare tire is ready for use and you know how to operate your car jack.

Pack your vehicle carefully

For some, packing is an art. For others, it is a bit more haphazard. There are a number of important packing considerations that can make for a safer trip.

- **Do not over pack.** Most important - be sure the driver's view is not impaired in any way. Try to avoid using the roof unless you have a properly secured cargo bin, since added weight on roof racks can alter a vehicle's center of gravity and increase the risk of a rollover.
- **Secure items in the passenger compartment.** A 20-pound suitcase can become a 1,000-pound projectile if a vehicle stops suddenly. Use interior tie-down hooks to help secure luggage and other large or heavy objects.
- **Protect your pet.** Use a pet barrier, harness or crate to help keep everyone safe and minimize distractions.

Commit to a safe trip

Thinking ahead and following safe travel practices are some of the best things you can do to ensure a smooth and successful trip.

- **Plan your route.** Identify any construction projects along your way and try to avoid them if possible. Also, check the weather to be aware of what Mother Nature may have planned.
- **Belt up.** Insist that everyone use seat belts throughout the trip. If you are traveling with younger children, be sure all car and booster seats are properly installed and secured.
- **Don't text and drive.** Distracted driving is a big contributor to accidents. If texting is necessary, either pull off the road or let your passengers handle it.

Ask your agent to review your insurance coverage

A local independent insurance agent can help protect against the unexpected by assessing your insurance risks before your trip.

- **Be sure your policy provides sufficient accident coverage.** Auto policies provide coverage up to specified limits for different things, such as damage to your car, other property and personal injury. Higher limits are often very affordable and worth it in the long run.
- **Think about adding an umbrella policy.** This can help protect you if you are sued by offering an extra layer of protection in case a claim costs more than what your standard auto and home policies cover. \$1 million in coverage is often a very affordable option and can further help protect you against financial harm.
- **Consider a roadside service plan.** You never know when you may need some assistance. Many insurers offer these plans, at little to no extra cost, as do some auto clubs and car dealers.
- **Consider trip interruption coverage,** which reimburses certain expenses when you are involved in a covered accident far from home. Food, lodging, extra travel expenses and costs to transport your vehicle to a repair shop often are covered.
- **If you're renting a car,** call your insurance company to make sure you are still covered. For the most part, your own auto policy will extend to a rental car, but it is best to check before hitting the road.

Bundled insurance packages can offer comprehensive protection and can help ensure a safe and fun trip, including travel-related coverages like rental, towing and labor, child restraint system replacement, accidental airbag deployment, and more.

Action is here to help add peace of mind to your vacation with an insurance “check-up” before you hit the road. For more information, visit action.com.

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The Hanover Insurance Group, Inc., based in Worcester, Mass., is the holding company for several property and casualty insurance companies, which together constitute one of the largest insurance businesses in the United States. For more than 160 years, The Hanover has provided a wide range of property and casualty products and services to individuals, families, and businesses. The Hanover distributes its products through a select group of independent agents and brokers. Together with its agents, the company offers specialized coverages for small and mid-sized businesses, as well as insurance protection for homes, automobiles, and other personal items. Through its international member company, Chaucer, The Hanover also underwrites business at Lloyd's of London in several major insurance and reinsurance classes, including marine, property and energy. For more information, please visit hanover.com.

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