

PERSONAL INSURANCE

**Minimizing Risk at
Holiday Time**

Whether you're hitting the road, heading to an airport, or receiving guests, planning and forethought can maximize your chances of a safe, relaxing, and happy holiday season.

Facts and Observations

Holiday-related risk scenarios and coverage considerations can impact the entire personal insurance portfolio. Here are some of the most common areas of vulnerability:

- House fire risks increase from holiday decorations, seasonal lights, candles, cooking, and Christmas trees.
- Unoccupied homes can become attractive targets for burglary and are more prone to damage from winter weather.
- When entertaining at home, you can be held responsible if guests are injured while on your property or if they cause damage after leaving your home – particularly when alcohol is involved.
- Parents are responsible for the actions of their minor children and their guests in the home, even when the parents are not physically with them.
- Motor vehicle crash fatalities increase during holiday periods due to increased travel time, more alcohol consumption, and excessive driving speeds.
- People who neglect to consult their insurance advisor before purchasing jewelry, art, and other valuable gifts may not have the right coverage in place.
- Air travel is back to pre-pandemic levels, and the heavy volume of holiday travelers increases the chance of delays, cancellations, weather complications, and baggage mishaps.
- Cybercriminals are known to use holiday-related schemes as consumers increase their online shopping and social activity. Common holiday cyber scams include bogus gift cards, charities, and holiday promotions.



Best Practices and Coverage Considerations

- Consult a travel insurance specialist to obtain the right coverage in line with your vacation and travel plans; not all travel insurance policies are not created equally, and there are benefits to securing coverage well in advance of your trip.
- When planning holiday travel, consider who will watch your property when it's vacant and ensure they have access credentials. Assign different alarm codes for people outside of your household.
- Discuss plans for hosting significant parties, events, or entertaining large groups with your insurance advisor. Ensure you have the appropriate coverage in place and are doing all you can to stay ahead of potential risks and exposures.
- Invest in whole-house security with central station alarm monitoring. Ensure your security cameras are functional and refresh alarm batteries annually.
- Jewelry, art, wine, and other collectibles should be itemized, scheduled, and/or blanketed on a valuable articles policy. Re-appraise items at least every three years, and ensure coverage is up to date before adding new acquisitions to your policy.
- If you use an in-home safe, make sure it has a tool and torch resistant rating of 30 minutes or more, is too heavy to be carried, or is bolted to the floor or home structure. If your safe doesn't meet these requirements, keep valuables in a bank safe instead.
- Maintain landscaping around your property to avoid fallen tree limbs or wind-driven debris during winter storms.
- If your home includes a wine cellar, add a lock to keep high-value bottles protected while entertaining. Serious collectors maybe also want to invest in online inventory systems to keep track of usage.

Actions You Can Take Today

- Keep decorations away from fire and heat sources and monitor for anything that could become a tripping hazard.
- Never leave candles, stoves, or fireplaces unattended.
- If you have a Christmas tree, keep it watered and dispose of it before it dries out.
- Carefully consider who is permitted to borrow your vehicles and boats; you are responsible in the unfortunate event of property damage or injury.
- If hiring caterers or other vendors at your home, require valid licensure and certificates of insurance with adequate limits. Consider a confidentiality agreement or a no-phone policy to protect guests' privacy and communicate extensively about what is expected.
- Ensure clear walkways and entryways for guests. Lock areas of your home that are off limits.
- If you have in-vault jewelry coverage, notify your broker as you take out and subsequently return each piece.
- If traveling, shut off your water supply before leaving the house and use timers to light the home.
- Wait to post vacation photos on social media until after you've returned. Avoid public Wi-Fi while traveling.
- Consider leaving high-value or sentimental jewelry at home in a locked safe. If you choose to travel with jewelry, wear it or keep it in your carry-on bag—never place it in checked luggage. Avoid using standard mail to transport jewelry.
- If you purchase art while abroad, consider enlisting the help of a fine art courier rather than using a standard shipper.



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