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## How to Insure Against Winter Driving Accidents and Incidents

Winter driving can be treacherous, but proper insurance can help safeguard you financially against potential accidents and incidents.

Here's how to ensure you're adequately covered this season.

- Collision coverage can help pay for repairs to your vehicle after weather-related accidents involving another vehicle or object.
- Comprehensive coverage can help cover incidents that may be more prevalent in winter, such as collisions with animals, damage from falling branches or vehicle damage from hail and ice storms.
- Uninsured/underinsured motorist coverage is crucial if you're involved in an accident with a driver who lacks sufficient insurance. If an at-fault driver causes a collision, this coverage can help protect you from accident-related expenses.
- Roadside assistance can provide timely help for numerous winter-related mishaps, including sliding into a ditch, dealing with a dead battery or experiencing a flat tire.
- Rental car reimbursement coverage can help ensure you have transportation while your car is in the shop.

### Contact Your Agent

Review your auto insurance coverage to ensure financial protection from the unique risks this season can bring. Your agent can help you shop around for appropriate coverage at favorable rates.

## Prevent Tech-related Auto Theft

As technology evolves, so do the tactics used by car thieves. In 2024, technological vulnerabilities emerged as a significant driver of motor vehicle theft.

Here are some strategies to help safeguard your vehicle:

- Use a Faraday pouch or box. These specialized pouches block the signal from your key fob, thwarting relay attacks that allow thieves to unlock and start your car.
- Install an OBD port lock. This measure prevents unauthorized access, which is often used to reprogram keys.
- Update your car's software regularly. These updates are crucial in guarding against vulnerabilities that criminals might exploit.
- Be cautious with spare keys. Store them in a secure location, away from the car and the front door.

Contact your agent for comprehensive and guaranteed asset protection (GAP) insurance, which can help provide financial protection if your car is stolen.