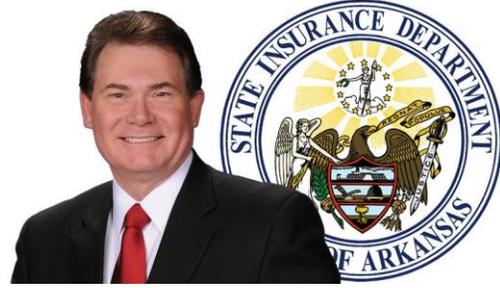


# Arkansas Insurance Department

## NEWS RELEASE

*Allen Kerr  
Insurance Commissioner*



**FOR IMMEDIATE RELEASE**

**May 14, 2018**

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## **Make Sure Insurance Part of Holiday Weekend Plans**

### ***Boats on Arkansas lakes require insurance from Arkansas-licensed company***

**LITTLE ROCK** – Arkansas Insurance Commissioner Allen Kerr today released the following statement urging Arkansans making Memorial Day Holiday plans to make sure their insurance is up to date:

“The Natural State’s lakes and state parks are second-to-none and many Arkansans and out-of-state visitors will be visiting for the Memorial Day Weekend. I strongly encourage those making plans to ensure their insurance policies on their vehicles and watercraft are up to date. Checking today can give you added piece of mind and make the holiday that much more enjoyable.”

#### **Boat Insurance**

Are you planning to take a boat out on an Arkansas lake? Commissioner Kerr reminds you that boaters should have:

- Proof of liability insurance for all craft powered by engines of more than 50hp.
- A policy issued by an insurance company licensed to do business in Arkansas.
- A policy that provides at least \$50,000 of liability coverage per occurrence.

#### **Auto Insurance**

- Before going on a vacation, make sure you have a copy of your insurance card and your insurance agent or company's number in the car.
- Liability is the part of your auto insurance policy that pays for any injury or damage if you cause an accident. If your liability insurance is too low, it is possible that you could be sued for any damages above your liability limits.
- Also take a look at your deductibles for comprehensive and collision coverage. This is the amount you will pay if your car is damaged or totaled without fault of another driver. Raising or lowering deductible amounts can affect your premium.

## Health Insurance

- Make sure to check your medical provider lists to verify that visits to your doctor and any specialists are still covered by your policy, because in-network or preferred provider lists could change from time to time.
- Read through your documents and make note of your copays for in-network and out-of-network providers.
- Check with your insurance carrier to identify urgent care centers and hospitals that accept your insurance coverage near your destination. Be sure to ask your carrier about applicable co-pays and deductibles if care is needed.

For more information on the Arkansas Insurance Department, please visit <http://insurance.arkansas.gov>, follow us on Twitter at <http://twitter.com/ARInsuranceDept> and Facebook at <http://www.facebook.com/ArkansasInsuranceDepartment>.