



# KANSAS INSURANCE DEPARTMENT

*Vicki Schmidt, Commissioner*

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## **Ike, Interstates and Insurance: Tips for the Holiday Travel Season**

Topeka, Kan. – Grab an “I Like Ike” pin and wear it with pride, because you, like many Kansans, will likely be traveling this holiday season on one of the roads President Dwight D. Eisenhower developed as part of the Interstate Highway System. The “Father of the Interstate System” is responsible for 874 miles of interstate highway here in Kansas, and come next week, many of us will be road-tripping our way to Thanksgiving dinner. Before you hit the road, Kansas Insurance Commissioner Vicki Schmidt would like to drive home a few travel tips:

1. **Roadside Service** – Most auto insurance policies offer roadside services. Knowing which, if any, services you chose is crucial when emergency assistance is needed. When a tow is required, it is typically your decision where to tow the vehicle. Making a financially wise towing decision involves understanding where and how far your coverage allows you to tow.
2. **Additional drivers** – What happens when a road trip passenger becomes the driver? Auto insurance follows the car, not the driver. The policy insuring a car will cover most licensed individuals behind the wheel. There are exceptions, though, and knowing them is important. If someone is a frequent driver of a vehicle, they may need to be listed as a driver on the policy.
3. **Collision vs. Comprehensive** – Collision coverage pays for damage incurred to your car as a result of a crash (i.e. crashing into a car, tree, or ditch). Comprehensive coverage pays for damage to vehicles caused by factors such as natural disasters, fire, theft, animals, and fallen objects.

“With so many folks on the road this holiday season, it is important to understand your auto insurance policy, and what is covered in the event of an accident,” said Kansas Insurance Commissioner Vicki Schmidt.

For assistance and insurance-related educational resources, visit [insurance.kansas.gov/auto-insurance](https://insurance.kansas.gov/auto-insurance) or contact our Consumer Assistance Division at 785-296-3071.

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