



Dora
Department of Regulatory Agencies

Division of Insurance

December 8, 2011

FOR IMMEDIATE RELEASE

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**As Holidays Approach, Take Time to Protect
Yourself and Your Family from Holiday Mishaps**

Denver – Chestnuts roasting on an open fire may sound like a wonderful holiday treat, but make sure that open fire is never left unattended and that it's thoroughly extinguished before heading off to bed for that long winter's nap.

Stories of bah-humbug holiday mishaps, from overheated Christmas tree wiring on dried-out trees to unattended candles to thefts of Christmas presents, abound during the holiday season. The Colorado Division of Insurance wants to remind consumers to take precautions during this season of cheer, and that includes making sure auto, homeowners' or renters' insurance is up-to-date. Otherwise, the ho-ho-ho of the season could turn to ouch-ouch-ouch in the wallet.

Commissioner of Insurance Jim Riesberg advises consumers to make sure you have an inventory of household belongings in case of theft or fire. If you haven't documented those belongings, the Division of Insurance has a handy Home Inventory Checklist available at <http://www.dora.state.co.us/insurance/consumer/2010%20docs/consHomeInventoryChecklist070110.pdf>. The Checklist is also now available as an app for Android and iPhones from the National Association of Insurance Commissioners' website at http://www.insureuonline.org/home_inventory_page.htm.

And if those Christmas or Chanukah presents include big ticket items – electronics, jewelry or a car, for example - be sure to get them added to your homeowner's or renter's policy as soon as possible.

Millions of travelers will hit the roads to go "over the river and through the woods," and Riesberg says to be sure to take a few minutes to review your auto insurance policy before beginning the trip. "Make sure you know what your policy covers, whether it's a rental car, emergency repairs or other needs you may have in case of an accident far away from home."

For more consumer information, go to www.askdora.colorado.gov and click on "Division of Insurance."

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*The **Colorado Division of Insurance** regulates the insurance industry and assists consumers and other stakeholders with insurance issues.*

DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.