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Snow and Ice Slam Central U.S. and Heading East

PCI offers Winter Tips as more than 26 states experience forms of Winter Weather

KANSAS CITY, Mo.-With a foot of snow in Kansas, significant icing in Arkansas, thousands without power due to falling trees and generally treacherous driving conditions across much of the heartland, the Property Casualty Insurers Association of America (PCI) is urging residents to listen to local and emergency management officials and stay off the roads.

"Driving in this icy, snowy mix can be tricky and if you're not careful cause major accidents," said Joe Woods, PCI's vice president of state government relations. "If you do venture out on the roads, make sure you prepare a winter storm kit in your vehicle which will help if you end up stuck on the highway as you wait for help. As we face more severe winter weather it's a good idea to contact your insurance company to review your policy. Damage to vehicles from ice or trees is covered under the optional comprehensive coverage in an auto insurance policy. Collision coverage on an auto policy covers crashes in hazardous driving conditions. If you're home and without power, make sure you have plenty of layers on and stay indoors. Snow and ice can cause surfaces to be slick and you to slip and fall seriously injuring yourself."

If you are in an auto accident, it is important to take the following steps:

Stay calm.

Get immediate help if anyone is hurt.

If possible, move your vehicle out of traffic to a safe place. Use your emergency flashers to alert oncoming cars.

Call the police to report the accident.

Secure and conceal any valuables before exiting your vehicle.

Write down the other driver's name, address, phone number, vehicle make, license number, insurance company and insurance policy number. If possible, get witnesses' names, phone numbers and addresses.

Avoid discussing who was at fault at the scene of the accident. Exchange insurer and contact information only.

Examine the damage to any vehicles involved.

Contact your insurance company immediately to report the claim. If possible, take pictures of any damage to vehicles as it may help with the claims process.

More information is available at PCI's Web site: www.pciaa.net/winterstormtips

PCI is composed of more than 1,000 member companies, representing the broadest cross-section of insurers of any national trade association. PCI members write over \$195 billion in annual premium, 39 percent of the nation's property casualty insurance. Member companies write 46 percent of the U.S. automobile insurance market, 32 percent of the homeowners market, 37 percent of the commercial property and liability market, and 41 percent of the private workers compensation market.

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