

## **Auto and Homeowners Insurance Claims Increase During Halloween**

*Mercury Insurance offers tips to protect little trick-or-treaters and your property*

LOS ANGELES, Calif. ([PRWEB](#)) October 25, 2016 -- Mercury Insurance (NYSE: MCY) policyholders reported a substantial increase in property damage during last year's Halloween week, according to claims data from the company.

"In 2015, we had nearly eight percent more auto claims and seven percent more homeowners claims during the week of Halloween when compared to the same time the previous year," says Randy Petro, chief claims officer of Mercury Insurance.

Petro offers the following tips to help keep you from falling victim to a Halloween trick:

### Auto

- \* Pay attention when driving. Halloween brings a lot of people out for a night of trick o' treat, so watch out for them crossing the street or even darting out between parked cars. It's fun to look at all of the costumes and children having fun, but stay on high alert while behind the wheel.
- \* Park in a garage or well-lit area when possible. Otherwise, consider installing motion detectors in your driveway to turn on lights when someone approaches. If you only have access to street parking, try to park near streetlamps. Lighted areas deter thieves, who like to do break into cars under the cover of darkness.
- \* Avoid parking in deserted areas. Vandals are less likely to do their dirty work out in the open, so park in well-populated areas whenever possible. If you're attending a Halloween party in an unfamiliar neighborhood, ask the host for recommendations on safe places to park.
- \* Activate your alarm. Car alarms are loud and draw people's attention, so use them to deter vandals.
- \* Review your auto insurance policy. Talk to your local independent agent to see what auto policies you have and what it covers. For example, comprehensive insurance would cover your vehicle if it's egged or used for batting practice, while liability auto insurance would only cover damage from a car crash.

### Homeowners

- \* Light your walkway. This can reduce the likelihood of vandalism to your home as well as increase visibility for costumed visitors who may have difficulty viewing the terrain.
- \* Keep pets indoors. Some dogs and cats can become easily spooked by strangers or kids disguised in costumes and Halloween attire. Keep pets inside – or in a separate part of your home if you're hosting a party – to keep them safe and prevent any ugly situations where a pet can bite or scratch a guest.
- \* Install surveillance cameras. Cameras might be installed to areas of the home that are more obstructed or away from the street and may help law enforcement identify the perpetrators.
- \* Set up a neighborhood watch. Talk to neighbors and come up with a schedule to watch your block. Assign times and map out potential trouble spots. Invite law enforcement to your meeting to get additional advice.

### Before filing a claim

- \* Call the police. Filing a report provides you with an official record of the incident and, hopefully, the police will be able to track down the offender. Don't attempt to move or clean any of the damaged items until the



police arrive and retrieve necessary information and document the scene.

\* Take photos of the damage.

\* Contact your insurer. Report claims right away to your insurance company. Mercury customers can call the company toll-free 24 hours a day, seven days a week to report a claim at (800) 503-3724.

#### ABOUT MERCURY INSURANCE

Mercury Insurance (MCY) is a multiple-line insurance organization predominantly offering personal automobile, homeowners and commercial insurance through a network of independent agents in Arizona, California, Florida, Georgia, Illinois, Nevada, New Jersey, New York, Oklahoma, Texas and Virginia. Since 1962, Mercury has specialized in offering quality insurance at affordable prices. For more information visit [www.mercuryinsurance.com](http://www.mercuryinsurance.com) or Facebook and follow the company on Twitter.

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**Contact Information****Kyle Reuter**

Pacific Communications Group

(424) 903-3657

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