



## ROADSIDE ASSISTANCE

August 2017 | No. 13



*This is the thirteenth issue in a series of educational newsletters on risk solutions from Nationwide Private Client, compliments of SCM's Personal Risk Management Division.*

SULLIVAN CURTIS MONROE  
INSURANCE SERVICES, LLC

### Hitting the road this summer? Be prepared.

With gas prices expected to remain relatively low and the current average price of unleaded gasoline at \$2.37 per gallon,<sup>1</sup> we are seeing a busy summer driving season. With this rise in traffic comes an increase in calls for roadside assistance. Insurance companies are busy preparing for a high number of roadside assistance dispatches for common vacation mishaps, such as a flat tire, dead car battery or keys locked inside the car. The most common calls for roadside assistance from our clients are: towing (54%), jump starts (23%) and flat tires (15%).<sup>2</sup>

Nationwide Private Client Risk Solutions recommends the following tips to be safe on the road.

#### Prepare for your road trip

- Take your vehicle to be inspected by a qualified mechanic several days before you depart.
- Make sure your vehicle is in good working order for your trip, including but not limited to tires, battery, belts, fluids and air conditioner.
- Ensure child car seats are properly installed and are size-appropriate.
- Get a good night's sleep. Drive only when well rested, and make sure to stop every two hours or 200 miles to stay sharp.
- Pack an emergency kit, and include:
  - Water
  - Warm blankets
  - Flashlight
  - Jumper cables
  - Flares or reflectors
  - Tools to change a tire
  - First-aid kit
  - Fully charged cellular phone

#### Stay safe during a roadside emergency

- Take action immediately. Pull onto the shoulder and out of traffic as far as possible considering the conditions.
- Warn others you are having trouble. Use your hazard and warning flashers immediately. Raise the vehicle hood, if safe to do so, to alert passing authorities that the vehicle is disabled and help is needed.
- Call for roadside assistance.
- Wait for professional help to arrive. Don't attempt to fix your vehicle unless you have training to do so. In 2016, the wait time for roadside assistance arrival was an average of 30 minutes or less.
- Don't exit your car until it's safe. Don't exit the vehicle unless it is necessary and safe to do so — especially if you are on a busy road or highway. Don't stand next to or behind the vehicle. Too often people survive car accidents only to be injured from a secondary accident because they have gotten out of their vehicle.

1. [gasprices.aaa.com/](http://gasprices.aaa.com/) as of 5/31/17

2. Data provided by roadside assistance vendor Agero as of August 2016.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Personal Risk Management Division at [prminfo@sullicurt.com](mailto:prminfo@sullicurt.com) or call 800.427.3253 and reference "Nationwide newsletter."



Insurance overview is for informational purposes only and does not replace or modify the definitions and information contained in individual insurance policies or declaration pages, which are controlling. Terms and availability vary by state and exclusions apply. Products underwritten by Nationwide Mutual Insurance Company and Affiliates, including Crestbrook Insurance - Columbus, OH. Nationwide Private Client, Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2017 Nationwide. (6/17)

**SullivanCurtisMonroe Insurance Services, LLC | CA License 0E83670 | 800.427.3253**  
[prminfo@sullicurt.com](mailto:prminfo@sullicurt.com) | [www.sullivancurtisonroe.com](http://www.sullivancurtisonroe.com)

*This message is intended for the use of the individual entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that an dissemination, distribution or copying of this communications is strictly prohibited. If you have received this communication in error, please notify us immediately by calling 949.250.7172, and return the original message to us. Please note, email does not constitute authorization to bind or alter coverage. Thank you.*

