

IIABA OFFERS TIPS FOR SAFE HOLIDAY PARKING

Parking Lot Mishaps Produce One in Five Crash Claims

ALEXANDRIA, Va., —Despite the popularity of on-line shopping, traditional malls will still be as jammed this holiday season, retailing experts predict, and that means the parking lots will be too. Unpredictable traffic patterns and preoccupied drivers cause thousands of parking lot mishaps and cost consumers millions of dollars each year, warns the Independent Insurance Agents & Brokers of America (IIABA).

Parking lot safety is especially important during the holidays. Packed shopping mall lots are prime territory for careless drivers. And consumers should be particularly cautious about where they park because parking lots are also a prime target for thieves, pickpockets, carjackers and vandals. The true cost of these mishaps to consumers is difficult to estimate, says Madelyn Flannagan, IIABA's Vice President for Research and Education. "For every motorist who files a parking lot accident insurance claim, there is another who pays the repair costs out of his own pocket because he doesn't have the proper insurance or because he feels it is more affordable over the long run than paying a higher insurance premium."

And, adds Flannagan, there is another hidden cost. Surprisingly, many parking lot mishaps do not involve two drivers — often they result from improper backing, many into parked vehicles. That increases the likelihood of hit and run incidents and the chance that *you'll* be left to pick up the tab.

How can consumers protect themselves in parking lots this holiday season? While retailers and parking lot owners have been found liable in the past because they did not institute proper security measures, according to Flannagan, "In the end, simple caution is the only real cure to becoming a victim to parking lot accidents or crime."

Parking lot safety tips for holiday shoppers:

- Watch for cars cutting diagonally across lots, drive slowly and use your turn signal.
- When backing out of a parking spot, be aware of waiting cars, others who are backing out at the same time and motorists who speed through lanes.
- Beware when mailing those holiday greeting cards. Post office parking lots have the highest incidence of accidents due to frequent customer turnover.
- Don't park between spots, especially in busy lots. You may gain only retribution from angry fellow shoppers.

- During the day, park away from buildings to reduce the chance of dings from car doors or shopping carts and the likelihood of vandalism, but avoid secluded areas, especially at night.
- Park in well-lit areas. If the lot is inadequately lit, complain to management. Retailers and parking lot owners can be and have been held liable for personal injury in these cases.
- Ask mall security to walk you to your car if you feel you are not safe.
- Always roll up your car windows and lock your car doors.
- Always have your keys ready when approaching your car and check the back seat and under the car before getting in.
- Put all shopping bags in your trunk. Do not keep them in the front or back seat where they are visible to thieves.
- Review your insurance coverage with your agent. Liability coverage will protect you if you hit another motorist, collision will cover the damage to your car, and comprehensive will insure you for damage by vandals or theft of your vehicle.