

Understanding Insurance Claims in the Wake of Thanksgiving Festivities

NEW ORLEANS, LOUISIANA, UNITED STATES, November 21, 2023 /EINPresswire.com/ -- As families across the nation gather to celebrate Thanksgiving, homeowners and hosts should consider incidents and accidents that can accompany the holiday's cheer. [Shannon Eldridge](#), an attorney whose practice has focused on insurance coverage practices with [Milling Benson Woodward LLP](#). She has seen claims and lawsuits after gatherings at this time of year, and emphasizes the need for awareness and preparedness.

"The holiday season, while a time for joy and gathering, unfortunately can also result in certain types of insurance claims," says Eldridge. "From kitchen fires to travel mishaps, the potential for unexpected events requires individuals and businesses alike to review their policies and ensure they are adequately covered."

In the Kitchen: Fire and Damage Claims

Thanksgiving is synonymous with elaborate meals and, consequently, extensive kitchen use. This increases the risk of cooking fires, which the National Fire Protection Association (NFPA) cites as the leading cause of home fires and home injuries. Homeowners' insurance claims related to kitchen fires tend to spike during this holiday. Eldridge advises, "Homeowners should verify that their insurance policy covers fire damage and personal liability, as accidents can happen to even the most cautious cooks." To avoid such claims, care should be taken to keep items away from the stove and open flames of candles. Cooking fires and associated bodily injury and property damage often result from the use of fryers, especially those trying to fry turkeys.

On the Road: Auto Accidents and Liabilities



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With millions hitting the road for holiday travel, auto insurance claims naturally increase. Collision and comprehensive coverage are crucial as they protect against the costs of accidents and vehicle damage. "The heightened travel activity during Thanksgiving week brings a proportional rise in auto claims. It's vital for drivers to understand their coverage limits and the steps to take in the event of an accident," Eldridge notes. Of course, care should be taken to avoid driving after drinking.

At Home: Guest Injuries and Liability Coverage

The influx of visitors during the holidays also leads to a rise in liability claims. Homeowners' insurance policies typically include liability coverage, which can protect against the financial fallout from injuries occurring on one's property. "Slip and fall accidents are common, and with more guests, the risk increases. Homeowners must ensure that their liability coverage is sufficient," Eldridge cautions.

Black Friday: Retailer's Woes and Commercial Claims

Retailers face their own set of risks during the Thanksgiving period, especially on Black Friday. Commercial insurance claims can include property damage, theft, and even injuries occurring on business premises. "Retail businesses must review their commercial general liability policies before the Thanksgiving rush to be prepared for any incidents," advises Eldridge.

Travel Woes: Delays, Cancellations, and Travel Insurance

Travel insurance becomes a focal point during the holiday season. Flight cancellations, delays, and lost luggage are common issues travelers face. "Travel insurance can offer peace of mind, but understanding the scope of coverage is essential," says Eldridge. "Policyholders should look closely at what circumstances are covered and what compensation is provided."

Tips for Policyholders:

Review Your Policies: Before the holiday rush, review your insurance policies to understand the coverage and limits.

Safety First: Take preventive measures to reduce risks, like never leaving cooking food unattended and ensuring your home is well-maintained to prevent guest injuries.

Documentation: In case of an incident, document everything. Take photos, save receipts, and

maintain a record of any losses or damages.

Report Promptly: Notify your insurance company of any claims as soon as possible. Timeliness is often critical in claim handling.

Consult Professionals: If you're unsure about your coverage or need to file a claim, don't hesitate to reach out to a professional for guidance.

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