



# The PNW Traveler's Checklist

Travel should be about connection and adventure, not "what ifs." Whether you're road-tripping to the Oregon Coast or flying to the tropics, use this checklist to **limit your exposure** and keep the "mystery boxes" out of your vacation. From the rental counter to your Spokane home base, we've mapped out everything you need to leave with confidence and return with peace of mind.

# Section 1: The Rental Counter

## Before You Sign Anything

The rental car desk is one of the most overlooked risk moments in any trip. A few minutes of due diligence here can save you hundreds – or thousands – of dollars down the road. Before you accept the keys, run through this checklist so you know exactly what you're covered for and what gaps still exist.

### Identify the Gaps

Review the [Rental Car Insurance Gaps](#) post on our blog. The most commonly missed item? **Loss of Use** – the daily fee rental companies charge while a damaged car is being repaired. Many personal auto policies don't cover it.

### Snap a "Before" Photo

Walk around the vehicle and film a **360-degree video**, including the roof and all glass panels. This timestamped footage is your first line of defense against disputed damage claims at return.

### The Deductible Check

Know your personal collision deductible. If it's \$1,000, ask yourself: are you comfortable paying that for a rental car ding? If not, the counter's Collision Damage Waiver may actually be worth it in your case.

### The Credit Card Clause

Call your credit card company before you travel to confirm whether their rental coverage is *Primary* or *Secondary*. Primary coverage means they pay first. Secondary means your personal auto policy pays first – and your premiums could be affected.

### Border Patrol

Crossing into Canada or Mexico? **Verify your liability limits with us first.** Standard U.S. policies often don't extend south of the border, and Canadian minimums differ from Washington State requirements. One call prevents a major gap.



**Pro Tip:** Even 5 minutes on the phone with NTI before your trip can clarify your rental coverage situation entirely. Don't guess at the counter.



# Section 2: The "Home Port"

## Securing the Spokane Base Before You Leave

Your home is your most valuable asset, and Spokane's unpredictable shoulder-season weather means leaving it unattended carries real risk. The number one travel-related home insurance claim is a **burst pipe** – and it's almost entirely preventable. Before you lock the front door and head to the airport, work through this room-by-room security checklist to make sure your home is ready to hold down the fort without you.

### Physical Security

#### → Main Water Shut-off

Locate and close the main valve completely. This single action eliminates the #1 cause of travel-related home claims – a burst or slow-leak pipe discovered days later.

#### → Thermostat Logic

In March and other cold-snap months, keep the heat set to a **55°F minimum**. Spokane temperatures can surprise even long-time locals, and frozen pipes don't wait for convenient timing.

#### → Hidden Spares

Never leave a key under the mat, in a flower pot, or on the ledge. Hand your spare to a **Reliable Neighbor** you trust – someone who can also respond if something looks off.

### Presence & Deterrence

#### → The "Lived-In" Look

Set **2-3 interior lights** on smart timers or plug-in outlet timers. A home that looks occupied is dramatically less attractive to opportunistic burglars. Vary the on/off schedule if possible.

#### → Mail & Packages

Pause USPS delivery through the USPS Hold Mail service, or ask a friend to clear the porch daily. A pile of packages or a stuffed mailbox is an unmistakable "nobody's home" signal.



# Section 3: The Digital Suitcase

## Preparing Your Information Before You Go

In an era where your phone is your wallet, your boarding pass, and your emergency lifeline, a little digital prep goes a long way. A lost passport, a frozen bank account, or an inability to reach your claims line at midnight abroad can turn a minor inconvenience into a full-blown travel crisis. These three steps take less than 30 minutes and could save hours of stress when you need help most.



### The NTI Advocate Contact

Save our office number **and** your carrier's 24/7 claims line directly in your phone contacts before you leave. Don't rely on finding it later through a Google search from a hotel lobby in a different time zone. Fast access to your advocate is everything in a claims moment.



### Digital Wallet

Take clear photos of your Driver's License, Passport, Insurance ID cards, and any specialty cards relevant to your trip. Store them in a **secure, encrypted cloud folder** (not just your camera roll). Apps like 1Password or a locked Google Drive folder work well. This makes replacement far faster if originals are lost or stolen.



### Notify the Bank

Set **Travel Notices** through your bank and credit card apps before departure. Without this, your \$4 coffee purchase in Portland or your first ATM withdrawal in Cancún can trigger an automatic fraud freeze – leaving you scrambling to unfreeze accounts while trying to enjoy your trip.



**Quick Win:** Set a 20-minute "Digital Prep" calendar block the week before any trip. Run through all three steps above in one focused session.



# Section 4: Personal Readiness

## Health, Comfort, and the Nerdy Pro Tip You Didn't Expect

Personal readiness is the most human part of the checklist – and the most frequently skipped. Beyond insurance cards and emergency contacts, being truly prepared means thinking through your health coverage, your physical comfort, and yes, even what you'll eat when you drag yourself through the front door at midnight after a long flight home to the 509. These details aren't overthinking – they're the difference between a smooth re-entry and a bleary, stressful landing.

### Health Insurance: Know Before You Go

One of the most important – and most overlooked – pre-travel steps is confirming whether your health insurance covers **out-of-network emergency rooms** at your destination. If you're heading to a rural coastal area of Oregon, a resort town in Mexico, or even a different region of the U.S., your in-network providers may simply not exist there.

Call your health insurance member services line and ask directly: *"If I need emergency care in [destination], am I covered, and what are my out-of-pocket costs?"* If the answer is unclear or the exposure is high, short-term travel health riders or travel medical insurance may be worth considering. We can help you evaluate those options.

#### Questions to Ask Your Insurer

- Is emergency care covered out-of-network?
- Is medical evacuation included?
- What's my out-of-pocket maximum for OON care?
- Is my destination country excluded?

### The "Return-Home" Meal

Here's a **positively nerdy** pro tip that our team swears by:

Before you leave, **freeze a loaf of bread and a carton of milk**. When you roll in late from Sea-Tac or GEG after a long trip, the last thing you want is an empty fridge and a 30-minute grocery run.

It sounds small. It feels enormous at 11pm after 14 hours of travel. Your future self will thank your present self profusely.

"The best plans cover the obvious – and the obvious you forgot." – Every seasoned traveler, ever.

# Why Work With a Specialist?

## At North Town Insurance, We're Your Advocates

Checklists give you a framework – but a specialist gives you precision. At **North Town Insurance**, we work hard every day to prevent the coverage gaps that turn minor travel incidents into major financial headaches. Our job isn't just to sell you a policy; it's to make sure you genuinely understand what that policy does and doesn't cover, so you can travel with clarity instead of crossed fingers.

If your travel plans involve unique risks – a month-long international stay, a high-value rental vehicle, adventure activities, or a destination with limited U.S. carrier reach – let's talk *before* you go. The 15-minute conversation you have with us now is infinitely less painful than the claims conversation you might have without it.

### Rental Car Coverage

We'll clarify exactly what your auto policy extends to rentals – including Loss of Use and border crossings – so you're never guessing at the counter.

### Home Protection Review

We'll confirm your homeowner's or renter's policy covers the scenarios most likely to occur while you're away – including water damage and theft deterrence gaps.

### Travel Health & Specialty

For international or extended trips, we can evaluate whether a short-term travel health rider or supplemental policy makes sense for your specific itinerary.

- ❑ **Important Note:** Insurance isn't one-size-fits-all. This checklist covers general concepts, but your specific protection depends on your individual policy language. Want to know exactly where you stand? That's what we're here for – **let's schedule a review before your next trip. Call us at (509) 483-3030 or visit [www.norhtowninsurance.com](http://www.norhtowninsurance.com)**

