

Auto Advice

When There's No Other Driver To Blame

(NAPSA)—If you assume your next auto accident will be the other driver's fault and his or her insurance will cover your expenses, you could be in for a few surprises.

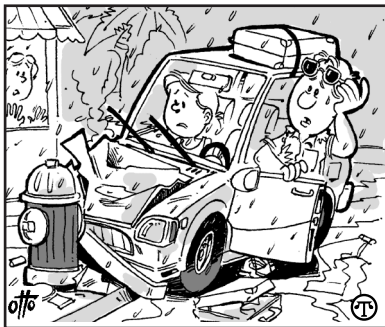
According to the National Highway Traffic Safety Administration, there's a good chance that you could be involved in an accident where you will be the only driver and the other driver will be a hit-and-run.

In either case, you not only will be responsible for paying the full deductible, you could also end up having to pay for expenses that may not automatically be covered by your insurance policy.

According to the Insurance Information Institute (I.I.I.), many insured drivers do not find out until after they're involved in an accident that their insurance doesn't cover as much as they thought it would. That's why drivers should review their policy once a year and talk to their insurance agent or representative.

For example, many insured drivers don't realize that just by increasing their deductible from \$250 to \$500, it is possible to save up to 20 percent on comprehensive and collision coverage. In addition, replacement rental car coverage costs only a few dollars a month—less than a one-day rental if your car is in the shop after an accident.

To help insured drivers increase their satisfaction with auto insurance, I.I.I. is working with the Consumer Protection Association of America on a public information campaign titled "Wiser Drivers Wise Up" (www.wiserdrivers.com). The campaign, de-



Reviewing your insurance policy may save you money—on such items as a rental car—in case of an accident.

signed to educate drivers that what they know before an accident can save them time and money after an accident, suggests you have answers for the following questions:

- What other expenses will be automatically covered? Don't wait to find out after an accident that you are not automatically covered for emergency roadside assistance, towing or a replacement rental car while your car is in the shop being repaired.

- How much will I be expected to pay for repairs? Before authorizing repairs, know what your deductible is and what you'll be expected to pay once repairs are complete.

- Will repairs be covered by warranty? Ask if your insurer has a repair facility referral program that offers a written limited or lifetime repair warranty.

As your needs change, your insurance coverage may also need to be adjusted.

To learn more, visit the Web site at www.wiserdrivers.com.