

Auto Insurance Answers



Will Your Auto Insurance Weather The Storm?

(NAPSA)—Severe storms can cause enormous property damage to your home. They can also do the same thing to your car. With storms getting worse, what can you do? Take a look at your insurance policy. “Too often, people don’t notice they lack certain types of coverage until they try to make a claim,” says Ron Berry, senior vice president of the Council of Better Business Bureaus.

In fact, the number of reported claims for vehicle losses due to severe storms nearly doubled in the first five years of this century, according to ISO’s Property Claim Services (PCS) unit, the recognized authority on insured property losses from catastrophes in the United States.

Fortunately, the Insurance Information Institute (I.I.I.), a nonprofit organization, says comprehensive coverage will reimburse you for loss due to fire, falling objects, storms, vandalism, animals and floods.

Comprehensive insurance usually has a \$100 to \$300 deductible, though you may want a higher one to lower your premium. Comprehensive insurance will reimburse you if your windshield is cracked or shattered.

“But, even if you have comprehensive coverage, it is not always guaranteed to meet your individual needs,” says Carolyn Gorman, vice president of the I.I.I. “For example, you may be surprised to discover that after a storm your auto insurance does not automatically cover the cost of a replacement rental car while your car is in the repair shop or you wait for authorization for a new car.”

She added that an individual could pay as much as \$1,000 to rent a replacement car. “Rental



A little planning can help keep hurricanes, floods, tornadoes and hailstorms from wreaking havoc on your pocketbook.

reimbursement coverage, which is only a couple of dollars a month, covers the cost of a rental car while your car is being repaired or you are waiting for authorization for a new car. Renting a car for one day can cost more than one full year’s coverage for rental reimbursement,” Gorman said.

If your car is ever damaged in a storm:

- Know what your insurance covers. Don’t wait to find out it doesn’t include comprehensive or won’t cover emergency roadside assistance or a rental car.

- Report damage as soon as possible. If your car is not drivable, your agent or claims center may be able to save you time and money by having it towed directly to the repair facility and providing you with a replacement rental car.

- Know your deductible and any other additional charges before authorizing work. Expect your insurance adjuster, claims representative or repair facility appraiser to review the damage with you and explain the process, including the use of original or generic auto parts.

For more information, go to www.wiserdrivers.com.