

Consumer Corner

Answers To Avoid Auto Accident Anxiety

(NAPSA)—Knowing the ins and outs of your auto insurance policy is no accident. But if you don't know the answers to common questions, you're not alone. Most insured drivers do not stop to think about their auto insurance coverage until after an accident.

That's the absolute worst time to ponder your policy, according to the Insurance Information Institute (I.I.I.), a non-profit consumer education organization. Following the stress and anxiety of a car accident, nobody wants to be befuddled, surprised or angered by finding out that a standard insurance policy may not cover costly expenses.

As part of a national public information campaign to help drivers better understand their coverage, the I.I.I., in cooperation with the Consumer Protection Association of America, has put together a brief quiz titled "Wiser Drivers Wise Up" and a companion Web site, www.wiserdrivers.com. Here's a sample:

1. If my insured teenager takes my car without permission and runs into my neighbor's garage door, what costs am I responsible for? a) Vehicle repair cost; b) Deductible; c) Garage door repair cost.

2. If I hit a deer on the road, what expenses do I incur? a) Deductible; b) Vehicle repair cost; c) Deer disposal fee.

3. What kind of coverage would pay my vehicle repair costs if my car is damaged in a hit-and-run accident? a) Gap coverage; b) Uninsured motorist coverage; c) Property damage coverage.

4. If my car is totaled in an accident, am I still responsible for making payments on the balance I owe on the car? a) Yes; b) No.

5. If I'm involved in an accident and the other driver is at fault, will I have to wait to get a rental replacement car? a) Yes; b) No.

Answers

1. b. If you carry collision and liability coverage, the damage to your car and the garage door both will be covered. But, you still have to pay the deductible. Collision coverage is generally sold with a deductible of \$250 to \$1,000—the higher your deductible, the lower the premium.

2. a. If you have comprehensive insurance, then you are only responsible for your deductible.

3. b. You can receive full reimbursement if you have uninsured motorist coverage.

4. No, as long as gap coverage is included in your policy.

5. No, if you have rental car reimbursement coverage on your own policy, you do not have to wait for the other driver's insurance company to authorize a rental car. For only a couple dollars a month, rental reimbursement coverage provides a rental car while your car is in the repair shop after an accident. If the collision is determined to be the other driver's fault, the cost of the rental car could be reimbursed.

To learn more about automobile insurance coverage—and to avoid surprises—check out www.wiserdrivers.com/ins-basics.php or www.iii.org/individuals/auto.