

# Car Care Corner

## Annual Auto Insurance Checkup

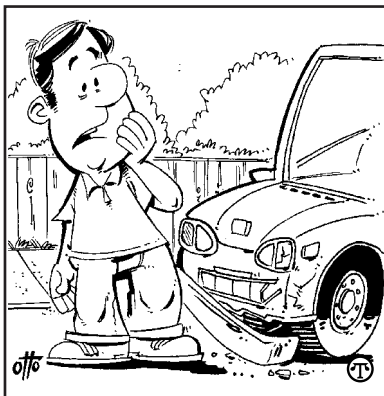
(NAPSA)—Understanding your car insurance could save you some money down the road.

For example, many drivers are surprised to learn their insurance doesn't cover rental car costs, should their car need repairs. After an accident, the average vehicle stays in the shop for two weeks. Rental costs for that amount of time can be more than 500 dollars. Other insured drivers pay little or nothing to rent a car because their policies include a little known option called rental reimbursement, available for only a couple of dollars a month.

The Insurance Information Institute (I.I.I.) and the Consumer Protection Association of America recommend people talk to their agents or read their insurance policies once a year. The groups offer these tips from their public awareness campaign, "Wiser Drivers Wise Up."

- Do business only with a reputable company. Deal with companies, independent brokers or direct marketers that have proven track records of handling auto insurance claims effectively. Get a referral or contact the Better Business Bureau or State Department of Insurance.

- Report a car accident from the scene, if possible. If your car is not drivable, your agent or claims center could save you time and money by having the car towed directly to the repair facility instead of to a temporary storage facility. In addition, arrangements may be made immediately to provide you with a



**Knowing more about your auto insurance can help you steer clear of unexpected expenses.**

replacement rental car.

- Know what your insurance covers. For example, don't wait to find out until after an accident that your policy doesn't automatically cover costs for emergency roadside assistance or a rental car.

- Know what your deductible is 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 repair process, including the use of original or generic auto parts.

- Ask about warranties on repairs. Ask whether your insurer has a repair facility referral program that offers a written limited or lifetime repair warranty backed both by the repairer and insurer for as long as you own your vehicle.

For more information, visit [www.wiserdrivers.com](http://www.wiserdrivers.com).