

# Review Auto Insurance Before Summer Road Trip

Sue Voss, the Iowa Insurance Commissioner, wants Iowans to review their auto insurance before leaving on that summer road trip - and offers the following tips.

Before leaving, make sure you have your insurance ID card in the car. If the phone numbers of your insurance company and agent are not on the card, write them down and keep them with the card.

## ***If You're In an Accident...***

1. Remain calm and don't say anything that admits fault.
2. Check for injuries and give first aid if needed. Do you have a first aid kit in the car?
3. Always report the accident to the police, including any injuries. Ask the officer how to get a copy of the police report.
4. Record the name, address and phone number of the other driver, all passengers and witnesses. Write down the make,

model and license plate number of all vehicles involved.

5. Take photos of the accident scene, if possible.

6. Notify your agent or insurance company immediately.

If your car is damaged due to the other driver's negligence, his insurer should pay for a rental car for a reasonable length of repair time. If the car is totaled, insurers don't have to pay for a rental, but many do as a courtesy.

Your insurer will only pay for a rental if your policy has that coverage. Most have a dollar limit, so check your policy.

If an uninsured driver is at fault, your insurer will pay for your car's damage only if your policy has collision coverage, and you will pay a deductible.

If your adjuster recommends a body shop, you may choose another, but that may cost you more. To avoid confusion, tell the adjuster which

shop you prefer before any of the work is done.

If repairs would cost more than the car's value, the insurance company may declare it a total loss. If they do, they may take the title when they pay the claim. It's a good idea to independently research your car's value before settling with the insurance company.

Your premium might increase when you file a claim. Although this is more likely if you're at fault; your premium may increase because you had more than one not-at-fault accident within a time period. Most insurers use a three to five year claims period.

If you have questions about a rate increase following a claim, or have a dispute with your insurer about a claim, contact the Insurance Division by calling 877-955-1212 or through the Division's web site at [www.iid.state.ia.us](http://www.iid.state.ia.us).