

# Understanding Your Insurance

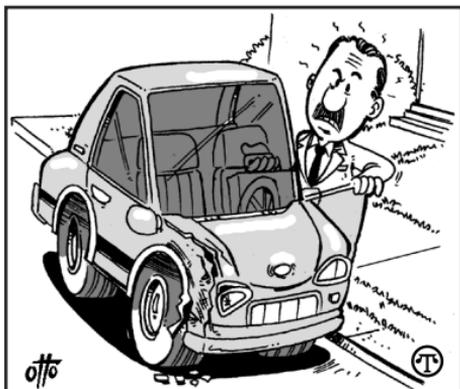
## Hit-And-Run Accidents: You Could Be Victimized Twice

(NAPSA)—You may assume that if your car is damaged in an accident that's not your fault, the other driver's auto insurance will take care of everything. But think again. If you don't know who the other driver is, that is going to be impossible, says the Insurance Information Institute (III), a not-for-profit organization.

Hit-and-run vehicle accidents are on the increase—up 15 percent over the past five years, according to the National Highway Traffic Safety Administration.

Unfortunately, if your vehicle is damaged in a hit-and-run crash, you could be victimized twice—first by being involved in an accident that's not your fault and second by having to pay all the costs involved. Since the vast majority of hit-and-run accidents cause vehicle damage, the victim's largest expenses usually are for repairs and a replacement rental car. But many insured drivers do not have adequate coverage on their insurance policy to handle the additional expense and aggravation of being the victim of a hit-and-run crash.

The III is working with the Consumer Protection Association of America on a nationwide public information campaign titled "Wiser Drivers Wise Up" ([www.wiserdrivers.com](http://www.wiserdrivers.com)) to encourage drivers to review their auto insurance policy annually to make sure they have adequate coverage for various types of crashes—those that are their fault, those that are not their fault and hit-and-run.



**In a hit-and-run accident, the victim could end up having to pay for repairs.**

“Although you're required to have a minimum level of insurance to register your car, the coverage is not always guaranteed to cover many of your expenses,” says Carolyn Gorman, vice president of the III. “For example, many insured drivers are surprised to discover that their auto insurance does not automatically cover the cost of a replacement car after an accident. Since the average car is in the repair shop for two weeks after an accident, you can end up spending as much as \$500 to rent a replacement car unless you have rental reimbursement coverage, which costs only a couple of dollars a month. This means that renting a car for one day can end up costing more than one full-year's coverage for rental reimbursement.”

Additional advice on cutting the cost of having a car with tips on everything from reducing the frequency of car repairs to buying used cars that are still under warranty is available at [www.wiserdrivers.com](http://www.wiserdrivers.com).