

# Understanding Insurance

## Know What's Covered By Your Car Insurance

(NAPSA)—Last year, Progressive Insurance received 29.6 million phone calls from customers. In this article, it shares three of the most frequently asked questions—and its answers—so that you can be confident when making decisions about your car insurance:

### 1. How can I make sure I have “full coverage”?

Generally, people ask for “full coverage” when they want more than just what's required by the state. Most states require that all drivers carry liability coverage, which pays for damage to other vehicles or injuries to other people that you cause.

By adding what is commonly referred to as “physical damage” coverages, which include Comprehensive and Collision insurance, damage to your own vehicle is also covered, regardless of who caused the crash.

Once you've chosen these coverages, you might also want to add insurance that will cover your medical payments, protect you if you're hit by an uninsured driver or come to the rescue if you break down on the side of the road. Your insurance company or agent can walk you through all your options and help you choose the policy that's right for you.

### 2. If I get into a fender bender when driving a rental car, would it be covered under my car insurance?

Generally, if you have liability and physical damage coverages on your car insurance policy, there's a good chance you'll be covered in a rental car. Call your agent or insurance company to get the



**You may want to get car insurance that will come to the rescue if you break down on the side of the road.**

facts before you turn down that extra coverage.

Another option: Check with your credit card company. Some credit cards provide coverage at no charge if you use their card to pay for the rental. Restrictions may apply, so be sure to ask for an exact description of what's covered.

### 3. A friend just borrowed my car. Will my car insurance pay for the damages if he causes an accident?

In most states, insurance coverage follows the car, so your car insurance would pay for the damage if your friend causes a wreck. Two things to keep in mind: If the cost to repair that damage exceeds the amount allowed by your policy, your friend may need to make a claim on his insurance policy to pay the difference; and, secondly, your rate may go up as a result of the claim.

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