

Your Family Finances

Understanding Car Insurance Coverage

(NAPSA)—Each year, millions of Americans prepare their vehicles for winter's inclement weather and treacherous travel conditions. Unfortunately, many do so without a key element—the certainty of whether or not their auto insurance policy protects them for any unexpected accidents they might encounter along the way.

A survey commissioned by Allstate—in conjunction with the introduction of the Good Hands® Coverage Checkup, a checklist provided by Allstate agents to help review consumers' car insurance policy limits—indicated that approximately 60 percent of respondents are not confident they understand their car insurance coverage.

Confidence Gap

More than 40 percent of consumers first answered that they were not confident in their understanding of their auto insurance coverage. However, after being quizzed on specific incidents such as hitting a deer and crashing after a tire blowout, the number of respondents who admitted they weren't confident rose significantly—to nearly 60 percent.

"When the unexpected occurs, the difference between hoping you're protected and knowing you are is crucial," said Lisa Cochrane, vice president of marketing, Allstate. "That's where Allstate's network of more than 14,000 agencies can help consumers feel confident in their coverage."

Additional survey findings included:

- It's all in a name: A higher percentage of respondents who know their insurance agent's name feel more confident in their knowledge of their auto insurance policies than



With car insurance, it's best to know what coverage you have before an accident occurs.

those who don't have an agent or don't know the agent's name.

- The great equalizer: Prior to being polled on accident-specific questions, 70 percent of men were confident they understood what their insurance coverage includes, compared to just 50 percent of women. Following the questions, men dropped to a 50 percent level and women to a 33 percent mark.

Coverage Checkup

Allstate developed its Good Hands® Coverage Checkup to help consumers review their current auto insurance policy limits and identify where they may need more coverage or less. An invaluable checklist the company's agents can provide—the checkup is free for all consumers, regardless of their insurance carrier—takes just 15 minutes, can help uncover gaps in coverage limits that could expose a consumer to financial risk and points out available discounts and savings.

To learn more or to locate an Allstate agent near you to complete a Good Hands® Coverage Checkup, visit www.allstate.com or call 800-ALLSTATE.