

Car Care Corner

Your Auto Insurance May Cover More Than You Think

(NAPSA)—Insured drivers whose cars are damaged in accidents may be covered for more than they think, says the Council of Better Business Bureaus (BBB).

For example, although many drivers have coverage for a replacement rental car, they may not realize it because this optional coverage was added at such a minimal expense, usually just a couple of dollars a month. This coverage provides immediate access to a replacement rental car until repairs are made to their damaged car, or they are authorized by their insurance company to purchase a new car.

Gap coverage is another inexpensive option. With this coverage, drivers whose cars are totaled may not have to continue making payments on the balance owed on the car. Without this coverage, drivers have to pay the remainder of their lease or loan even if their car is totaled.

Here are some tips to help if your car sustains damage:

- Report damage as soon as possible. If your car is not drivable, your agent or claims center may be able to have the car towed directly to the repair facility. In addition, arrangements may be made immediately to provide you with a replacement rental car, if your policy includes this coverage.

- Ask what is covered before authorizing work. Expect your insurance adjuster, claims representative or repair facility appraiser to review the damage with



Before authorizing repairs to your car, check your insurance policy to see what is covered and what is not.

you and explain the repair process, including the use of original or generic auto parts. Before authorizing repairs, know what your deductible is, as well as any additional charges you will be expected to pay.

- Ask about warranties. 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.

- Do business only with a reputable company. Obtain insurance from companies, independent brokers or direct marketers that have a proven track record of handling auto insurance claims effectively. Get a referral or contact BBB or your State Department of Insurance.

As part of a nationwide consumer education program entitled *Wiser Drivers Wise Up*, the BBB encourages drivers to review their auto insurance policy annually. Knowing as much as possible about your coverage will help you get your money's worth. For more details, go to www.wiserdrivers.com.