

Know Your Insurance

Auto

If a friend drives my car, is he or she covered by my policy? Since most insurance coverage is connected directly to the car, if someone else borrows your car occasionally, he or she should be covered under your policy. Yet, your premium is based on both your vehicle and the “primary” driver of that car—you. If someone else starts driving your car more than you do, contact us to have them added to your policy to avoid coverage complications.

If I borrow a friend’s car and have an accident, who pays? When you borrow someone else’s car and are involved in an accident, his or her insurance will kick in first. However, beware of driving someone’s car if he or she has little or no insurance, as your policy could be triggered once their limits are exhausted.

My golf clubs were stolen from my vehicle. Am I covered? Your homeowners insurance policy provides coverage for personal property, regardless of where you are. However, if your golf clubs are old, consider buying a replacement cost endorsement for your personal property. This way you will get what it costs to replace the golf clubs, less the applicable deductible.

My children have left home for college. Do I still have to include them on my policy? Yes, because when your college students come home to visit, they will have access to the family car. You may be eligible for reduced premiums if the college is more than a certain distance (100 miles, for example) from your home. Check with us on specifics.

An uninsured driver totaled my car! Who pays? Your collision coverage or your uninsured motorist property damage coverage pays, if you bought it. Either way, you’ll have to pay a deductible.

I caused an accident and am being sued by the other driver. Am I covered? Yes. The liability portion of your insurance policy guarantees your insurance company will defend a claim or lawsuit on your behalf, up to your policy’s limits of liability.

Does rental reimbursement provide coverage if I take my car to a shop for mechanical repairs? No. Rental reimbursement is for cars that are being repaired as a result of accidents or other insured damages (such as storm damage).

If my entertainment system is stolen from my vehicle, is it covered under my automobile insurance policy? Some auto insurance policies exclude coverage for losses of media players and other sound transmitting or receiving equipment used in an automobile. For added protection, check with us about purchasing additional coverage for the stereo and media players used in your vehicle.

How can I be sure I have the right coverage?

Contact us! Having the right vehicle coverage, policy limits and deductibles in place is an important part of financial planning. Call us today to learn more about how we can help you get the comprehensive automobile coverage you need to minimize any unwanted surprises!

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