

1. Auto Insurance Policy Coverage

Q: What are the different types of auto insurance coverage?

A: A typical auto insurance policy is a package of several different types of coverage. The most common are:

Liability Coverage: This is required in most states. It pays for injuries (Bodily Injury Liability) and property damage (Property Damage Liability) that you cause to others in an accident. It does not cover you or your car.

Collision Coverage: This pays to repair or replace your car if it's damaged in a collision with another vehicle or object (like a fence or a tree), regardless of who is at fault.

Comprehensive Coverage: This pays to repair or replace your car if it's stolen or damaged by something other than a collision, such as fire, vandalism, falling objects, hail, or hitting an animal.

Uninsured/Underinsured Motorist (UM/UIM) Coverage: This protects you if you're in an accident with a driver who has no insurance or not enough insurance to cover your medical bills and other damages.

Personal Injury Protection (PIP) or Medical Payments (MedPay): This covers medical expenses for you and your passengers after an accident, regardless of fault. PIP is required in "no-fault" states and can also cover lost wages.

Q: Does my insurance cover me if I drive someone else's car?

A: In the US, insurance typically follows the car first. So, if you borrow a friend's car and have an accident, their auto insurance would be the primary coverage. Your own insurance may act as secondary coverage if their policy limits are exceeded. However, this can vary, so you should always check your policy details.

2. Auto Insurance Discounts

Q: What kind of discounts can I get on my auto insurance?

A: We offer a variety of discounts to help lower your premium. These can include:

Good Driver Discount: For having a clean driving record with no accidents or violations for a set period.

Bundling Discount: Insuring your car and home (or renters) with the same company.

Multi-Car Discount: Insuring more than one car with the same provider.

Good Student Discount: For young drivers who maintain a certain GPA in high school or college.

Usage-Based/Telematics Insurance: Using a device or app from your insurer (like Progressive's Snapshot) that monitors your driving habits can earn you a discount for safe driving.

Defensive Driving Course Discount: Completing an approved defensive driving course can lower your rates.

Vehicle Safety Features: Having features like anti-lock brakes, airbags, and anti-theft systems can result in a discount.

3. Making an Auto Insurance Claim

Q: What should I do if I am involved in a car accident?

A: If you are in a car accident, you should:

Pull over to a safe place if possible.

Check for injuries. Call 911 immediately if anyone is hurt.

Report the accident to the police, even if it's minor. A police report is valuable for a claim.

Exchange information with the other driver(s), including names, contact info, driver's license numbers, license plate numbers, and insurance company/policy numbers.

Do not admit fault at the scene.

Take photos of the accident scene, including vehicle damage, positions, and any relevant road signs or conditions.

Get contact information from any witnesses.

Report the accident to us, your insurer, as soon as possible, even if you don't plan to file a claim.

Q: What happens if the other driver is uninsured?

A: This is where Uninsured Motorist (UM) coverage is crucial. If you are hit by a driver with no insurance and you have UM coverage, your own insurance company will step in to pay for your medical expenses and, in some states, vehicle repairs. If you have Collision coverage, it will pay for your car's repairs (minus your deductible) regardless of who is at fault or whether they are insured.