

The Louisiana Department of Insurance (LDI) is dedicated to protecting policyholders while fostering a competitive insurance market. In Louisiana, auto insurance is mandatory, requiring liability coverage with minimum limits of 15/30/25, which encompasses bodily injury and property damage. Policyholders can choose from various coverage types, including comprehensive, collision, uninsured/underinsured motorist, medical payments, and towing and labor coverage. Comprehensive coverage addresses damages from non-collision incidents, while collision coverage applies to accidents regardless of fault. Uninsured/underinsured motorist coverage protects against drivers with inadequate insurance, and medical payments coverage covers medical expenses for occupants irrespective of fault.

It is crucial for policyholders to understand the implications of insufficient coverage, which may lead to fines and potential suspension of driving privileges. The "No Pay, No Play" law further restricts uninsured motorists from claiming certain damages. Premiums are influenced by factors such as age, location, vehicle type, coverage amount, driving record, and vehicle usage, with potential discounts available for multi-car policies, bundling with other insurance types, safe driving habits, and vehicle safety features.

Policy expiration dates can vary, and policyholders should review their documents to prevent lapses in coverage. Louisiana permits mid-term cancellations, with specific provisions based on circumstances. Common inquiries include coverage for teenagers attending college out of state, coverage for friends driving the owner's car, and whether flooding damage is covered, which depends on the specific policy. It is explicitly stated that flood damage to vehicles is not covered, and policyholders are advised to consult their agents for detailed coverage information.

In terms of fault determination in parking lot accidents, standard insurance rules apply; for example, a driver backing out who collides with a vehicle that has the right of way is typically at fault. However, fault may be ambiguous in scenarios where both drivers are backing out or moving across

spaces, potentially resulting in shared liability. Generally, a driver must be at least 50% at fault for liability to apply, which may lead to neither driver's insurance covering the damage.

In the event of car theft or a hit-and-run, it is essential to contact the police immediately. If involved in an accident, the recommended steps include calling the police (911 if there are injuries), documenting the scene with photos and notes, exchanging information with the other driver, and notifying your insurance agent or company. Many insurers provide apps to streamline the claims process. After reporting the accident, the insurer will open a claim file and provide further instructions. Depending on the coverage, benefits such as medical treatment, rental vehicles, or vehicle repairs may be initiated promptly. If the other driver is believed to be at fault, a claim can also be filed with their insurance company, ensuring that the necessary details, including the claim number, are provided to your insurer. Both insurance companies will investigate to determine liability, and if the other driver is found at fault, your insurer may recover any payments made from their insurance.

The document also includes worksheets for recording vehicle and driver information necessary for obtaining premium quotes, as well as a comparison chart for evaluating different insurance companies' coverages and premiums. Additionally, it provides contact information for various services related to insurance, including consumer services, fraud reporting, and agent licensing.