

## ACCIDENTS HAPPEN

Sooner or later, most drivers are involved in an accident, and teens are four times more likely than other drivers to be involved in a crash, according to AAA.

Here are some key points of what to do if you're involved in an accident:

- Move out of traffic
- Exchange telephone numbers
- Exchange insurance policy numbers
- Summon emergency help
- Don't move injured people

Minor accidents typically don't require the presence of a police officer, unless they involve personal injury or serious damage to one or more vehicles. Both parties should exchange telephone numbers and insurance policy information, even if they're in a state with no-fault insurance regulations.

In a more serious collision, the local police and, if necessary, emergency medical help should be summoned immediately. Don't move injured people until qualified medical help arrives (*unfortunately, this is a liability issue as well as a health issue*). When possible, move away from the flow of traffic to avoid additional injuries.

### **Before the Crash: Insurance Basics**

Most of us haven't got a clue about what our car insurance really covers. Here are what car insurance covers and how you can save money on your premium.

#### **Collision Coverage**

Collision insurance pays for repairs to your car from a collision regardless of who was at fault.

Raising the deductible. Increasing the amount you pay before your insurance company pays a claim (the deductible) will save you hundreds of dollars a year on your premium. If you own an older car that's not worth a lot, dropping your collision coverage, especially if your car is worth less than your insurance premium, can save you \$450 a year or more.

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### **Comprehensive Coverage**

Comprehensive insurance pays for non-collision damage to your car from vandalism, break-ins, fire, natural disasters, and other causes.

Raising your deductible will lower your premium considerably. Dropping this coverage if you drive an older car will also save you money.

### **Liability Coverage**

Liability coverage pays for claims made against you for property damage and physical injury. It's really the most important coverage, because it protects you from losing your assets.

Don't skimp on this one. If you don't own much, you can stick with the minimum coverage. But if you do have assets you want to protect, get as much coverage as you can to protect those assets. Increasing your liability coverage won't cost you that much more.

### **Medical Coverage**

Medical coverage pays medical expenses when you or your passengers have an accident. It also pays expenses if you or your family is injured in someone else's car.

Consider dropping this coverage if you already have health insurance. And if you don't have health insurance, consider getting it instead of carrying medical coverage on your car insurance policy.

Thanks to the following Internet sites for this month's Parent Tip:

**If there is a crash** - [www.cars.com](http://www.cars.com)

**The basics of insurance** -

[www.theallinsured.com/car\\_index.html](http://www.theallinsured.com/car_index.html)