

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.

If you're involved in an accident, follow these steps:

- 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

Many people don't fully understand what their 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.

To save money, consider raising the deductible on your collision coverage. 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.

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 coverage. 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 Tips:

If There Is a Crash - www.cars.com

The Basics of Insurance - www.theallinsured.com/car_index.html

For more Virginia specific information, please visit SCC Bureau of Insurance at <http://www.scc.virginia.gov/division/boi/>

A FEW MORE TIPS . . .

Consider purchasing a one-time-use camera next time you go to the grocery. Keep this camera in your car's glove box, and use it to take photos in case of an accident. Take photos if possible, particularly if the crash occurred on private property, such as a parking lot. These photographs could easily become important evidence to what actually occurred.

After a crash, getting help for the injured is always the first priority and regardless of the circumstances, report a crash to the police. Record the name, address and phone number of the other driver. Be careful of what you say. Don't talk about fault; even casual remarks can be used in court.