

# PRESS RELEASE

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## For Immediate Release

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## **AUTO INSURANCE: Get Prepared Before Your Summer Road Trip**

**May 27, 2009 - Concord, NH** - “If you're planning a summer road trip, it's crucial to review your auto insurance before you hit the road. In case you're involved in an accident, it's also important to know what happens when you file a claim.” says New Hampshire's Insurance Commissioner, Roger Sevigny.

The New Hampshire Insurance Department, in conjunction with the National Association of Insurance Commissioners (NAIC), offers these tips for consumers planning summer travel:

### **Before Leaving on Vacation**

- Make sure you have your insurance identification card in the car.
- Double-check that phone numbers for your insurance company and agent are listed on the identification card. If not, make note of these numbers to keep with your ID card.

### **If You're In an Accident**

- Remain calm.
- Check for any injuries and administer first aid, if necessary.
- Contact the proper authorities and inform them of any injuries. Regardless of the circumstances, report the accident to the police.
- Record the name, address and phone number of the other driver. Always write down the make, model and license plate number of all vehicles involved.
- Collect the names, addresses and phone numbers of all passengers and witnesses.
- Take photos of the accident scene, if possible.
- Do not admit fault.
- Ask the investigating officer how to obtain a copy of the police report.
- Notify your insurance agent or company immediately.

### **What to Expect After the Accident**

#### **Rental Cars**

If your car was damaged as result of another driver's negligence, the other driver's insurance company should pay your rental car costs for a reasonable length of repair time. If your car is totaled, many companies will pay for your rental as a courtesy, but they are not required to do so.

If you are filing a claim with your own insurance company, the cost of a rental car will only be covered if you paid a premium to include rental reimbursement coverage in your policy. Most policies have a dollar limit for rental payments, so check your policy if you have questions.

### **Uninsured Drivers**

If an uninsured driver caused the accident, then your insurance company will pay for damage to your vehicle if you have collision coverage. If your damage is repaired under your collision coverage, any deductible amount of such coverage shall not apply if the operator of the uninsured vehicle has been positively identified and is found solely at fault.

### **Repairs**

Even if your claims adjuster recommends a specific body shop, you may choose to have your car repaired at the body shop of your choice. To avoid any confusion, be sure to notify the claims adjuster which shop you would like to repair your car, before any of the work is done.

### **If Your Car Is a Total Loss**

If the damage to your car is extensive, and the claims adjuster determines the cost to repair your car is greater than the value of your car, the insurance company might choose to declare your car a total loss. When this happens, your insurance company has the option to take the title for your vehicle when it issues payment on your claim.

It is also a good idea for you to independently research the value of your car before agreeing to a settlement with the insurance company.

### **Ramifications of Filing a Claim**

An accident filed with your insurance company might cause your rates to rise. Premium increases are likely when the accident is your fault.

### **More Information**

If you have a dispute with your insurer about the amount or terms of the claim settlement, contact the NH Insurance Department for information and assistance.

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### **ABOUT THE NH INSURANCE DEPARTMENT**

**The first insurance regulator in the US, the NH Insurance Department was created in 1851 and charged with enforcing and administering New Hampshire's insurance laws. The department, an agency of the executive branch of New Hampshire state government, conducts safety and soundness and market conduct examinations of licensees, licenses insurance companies and insurance producers, reviews premium rates and policy forms, provides assistance, information and referral services to New Hampshire insurance consumers, and administers the filing and collection of New Hampshire's insurance**

premium tax. For more information, visit the Insurance Department's web site at: [www.nh.gov/insurance](http://www.nh.gov/insurance).

**[The National Association of Insurance Commissioners](#)** Headquartered in Kansas City, Mo., the National Association of Insurance Commissioners (NAIC) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The NAIC's overriding objective is to assist state insurance regulators in protecting consumers and helping maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise. Formed in 1871, the NAIC is the oldest association of state officials. For more than 135 years, state-based insurance supervision has served the needs of consumers, industry and the business of insurance at-large by ensuring hands-on, frontline protection for consumers, while providing insurers the uniform platforms and coordinated systems they need to compete effectively in an ever-changing marketplace. For more consumer information, visit [InsureUonline.org](http://InsureUonline.org).