Is Your Automobile Insurance Right For You?
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Accidents happen – that’s why having auto insurance is essential. It’s important to adequately protect yourself and your family against the potentially devastating financial costs associated with an auto accident. You should review your auto insurance coverage and confirm that it provides you and your family with needed protection.

When reviewing your coverage, keep in mind that not all automobile accidents involve just your vehicle. A number of circumstances involving other cars, objects, and persons need to be accounted for in your auto insurance coverage. Let’s review the types of coverage a good auto insurance policy will include.

**Liability Coverage** – Pays for accidental bodily injury and/or property damages to others resulting from an at-fault accident where the operator of the vehicle is legally responsible (liable) for damages. Injury damages may include medical expenses, pain and suffering and lost wages. Property damage includes damage to other vehicles and other property such as buildings, fences, signs or other structures. Liability coverage will also pay for litigation costs associated with the accident including defense and court costs. While most states require a minimum amount of liability coverage, it is recommended that each individual review their current policy to determine their appropriate coverage limit.

**Uninsured Motorist Liability** – Provides coverage for injury expenses incurred by you, your family members or passengers due to an accident with an uninsured motorist. This coverage applies even if you are a pedestrian hit by an uninsured motor vehicle.

**Underinsured Motorist Liability** – Provides coverage for injury expenses incurred by you, your family members or passengers when the other driver is legally responsible for an accident but has insufficient liability coverage limits to cover the injured parties.

**Medical Payments** – Covers necessary medical and dental expenses incurred by you, your family members and passengers as a result of an automobile accident. This coverage applies regardless of who caused the accident.

**Comprehensive Coverage** – Pays for loss or damage to your insured vehicle that isn’t the result of an auto accident. The most common types of covered losses under Comprehensive include breakage of glass, falling objects (such as tree branches), fire, theft, wind, hail, water, vandalism or impact with an animal. Comprehensive losses are usually subject to a per loss deductible.

**Collision Coverage** – Pays for damage to your vehicle caused by any accidental impact with another vehicle or object. The maximum amount you will receive under collision coverage is the cost of repair or the actual cash value of your vehicle, whichever is less. Collision losses are usually subject to a per loss deductible.

**Additional Optional Coverage**

**Towing and Labor** – Pays for towing and labor cost incurred each time your coverage vehicle is disabled. Towing and labor benefits vary from company to company.

**Rental Reimbursement** – Pays for a rental car if your car is damaged by covered comprehensive or collision and is out of commission for an extended period of time. Reimbursement limits and duration of coverage vary from company to company.

Purchasing automobile insurance can be time consuming and complicated. To make this important task easier, contact a VISC representative at 888-762-3143 and get a quote. A VISC broker will be happy to assist you in tailoring a plan to protect you and your family.