

## **Commissioner's Corner: Get Prepared Before Your Summer Road Trip**

*“Summer road trips can be some of the most enjoyable experiences you can have with your family. If you’re planning a summer road trip, review your auto insurance before you hit the road – that’s crucial. These tips can give you piece of mind as you plan your summer travel.”*

– **Kim Holland**, Oklahoma Insurance Commissioner



### **Tips Every Consumer Should Know About Summer Road Travel**

#### **Before Leaving on Vacation**

- Make sure you have your insurance verification 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.
- 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.

#### **If You're Involved 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 and model of the car, as well as the license plate number and state of origin of all vehicles involved.
- Collect the names, addresses and phone numbers of all passengers and witnesses.

#### **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 be covered only 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**

- For an accident caused by an uninsured driver, your insurance company will pay for damage to your vehicle if you have collision coverage or uninsured motorist property damage. If your damage is repaired under your collision coverage, be aware you will still have to pay a deductible.

### **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 and payment is issued on your claim, your insurance company has the option to take the title for your vehicle.
- The insurance company will use the Kelley Blue Book as a guide to valuing the car. The insurance company is required to pay what your vehicle was actually worth at the moment before the crash. The

claims adjuster will check to see what a car like yours (same make, model and year) is worth in your general geographic area.

- You should also 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 more likely when the accident is your fault; however, an insurance company might also raise your premiums if you have more than one not-at-fault accident within a policy period. If you have questions about a rate increase following a claim, contact the Oklahoma Insurance Department at 800-522-0071.

### **More Information**

- If you have a dispute with your insurer about the amount or terms of the claim settlement, contact the Oklahoma Insurance Department at 800-522-0071.
- For more information about auto, home, life and health insurance options, as well as tips for choosing the coverage that is right for you and your family, go to [www.insureUonline.org](http://www.insureUonline.org).

### **CONTACT THE OKLAHOMA INSURANCE DEPARTMENT**

If you have questions about insurance, contact the Oklahoma Insurance Department at <http://oid.ok.gov> or through the toll-free Consumer Help Line 1-800-522-0071.

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