

INSURANCE POLICY CHECKLIST

CRITERIA	YES	NO
Comprehensive Coverage	_____	_____
Collision Coverage	_____	_____
Basic/Standard Coverage	_____	_____
Limited Coverage	_____	_____
Broad form Coverage	_____	_____
Rental Car Coverage	_____	_____
Optional Equipment Coverage	_____	_____

AMOUNTS

Comprehensive Deductible \$ _____

Collision Deductible \$ _____

Rental Car Coverage \$ _____ per day with a maximum of \$ _____

YOUR INSURANCE INFORMATION:

Company: _____

Contact: _____

Phone: _____

Policy # _____

Effective from ___/___/___ to ___/___/___

Claim Phone: _____

YOUR REPAIR FACILITY INFORMATION:

TOWING COMPANY INFORMATION:

REMEMBER TO PLACE THIS IN YOUR GLOVEBOX ALONG WITH YOUR INSURANCE INFORMATION

Brought to you by the Women of Mi-ASA

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“What do you mean my policy does not cover towing, a rental car and my deductible is \$1,000 regardless of fault?!”

We do not want you to find out this way!

AUTO INSURANCE

WHAT YOU DON'T KNOW MIGHT COST YOU!

INFORMATION THAT YOUR AGENT MAY HAVE FORGOTTEN TO TELL YOU—OR IS NOT MENTIONED WHEN BUYING INSURANCE ON-LINE

What the differences are:

Personal Liability/Property Damage (P.L.P.D.)

If you are injured in an accident, this coverage would take care of your medical costs and may cover lost wages from an accident. The policy also covers you up to \$1 million for damage that your vehicle does to other peoples property or to another person's parked vehicle. It does not cover another person's vehicle. It does protect you from being sued as a result of an auto accident except under special situations. This is the minimum coverage required by Michigan State Law.

Comprehensive (Optional)

Covers losses to your vehicle if it is stolen, hit by a falling object, collides with an animal or is damaged in a fire, flood or by vandals. A deductible may apply.

Collision (Optional)

Collision coverage pays toward the repairs of your vehicle resulting from an auto accident. There are three forms of collision coverage:

Basic or Standard Coverage - Your insurance carrier usually pays, minus the amount of the deductible that you have chosen. You must pay the deductible*.

Limited Collision Coverage - If you are found to be at more than 50% fault, your insurance company pays nothing, you are responsible for all repair costs. If you are less than 50% at fault, you pay the deductible* (if you have one) and the insurance carrier pays the remainder.

Broad Form Coverage - If you are found to be at more than 50% fault, your insurance company usually pays except for the deductible you have chosen. You are responsible for the deductible. If you are less than 50% at fault, your insurance company usually pays the entire bill, you would not be responsible for the balance.

* - You may be able to collect up to \$500 from the other driver under the 'mini-tort' provision of the no-fault law.

Rental Car Coverage (Optional)

Covers a predetermined amount per day towards a rental vehicle with a maximum amount available per claim.

Equipment Coverage (Optional)

Usually needed when aftermarket sound or video equipment is installed. In addition, conversion vans usually fall into this category. Ask your agent or on-line carrier for more details.

ARE YOU COVERED PROPERLY?

FREQUENTLY ASKED QUESTIONS

I have a repair facility that we have used in the past, but my insurance company told me to go somewhere else, that they are not on their list. Can they do that?

No. Under Michigan State law, the consumer has the right to chose their repair facility. However, if the repair facility you chose is not competitive to the rest of the area, you may be responsible for the difference—this rarely occurs.

Who do I owe my deductible to and when do I have to pay it?

The deductible is the first thing paid on a claim before the insurance company payment occurs. However, normally repair facilities collect the deductible when you take delivery of your vehicle.

What is betterment and why do I have to pay this?

Betterment occurs when a component that is damaged in the accident has a certain life span. For example, tires may only have a life of 40,000 miles. If the accident occurs at 30,000 miles, your carrier only owes for the remaining 10,000 miles. Therefore, if this tire cost \$100, you would be charged \$75 "betterment" - for making the component 'better'. Other common components are batteries, struts, shocks, some suspension components and sometimes driveline components.

Who makes the claim when I have had an accident?

The authorized driver or owner must make the claim. Repair facilities cannot make a claim on your behalf. In addition, an insurance carrier cannot make a claim without your authorization.

My insurance company told me that if I take my vehicle to one of their repair facilities, they will warranty it for as long as I own the vehicle.

Does everybody do that?

The repair facility provides the warranty for the vehicles they repair. Most repair facilities offer a lifetime warranty on their workmanship. **The scenario within the question however**, if the repair facility should go out of business, the insurance carrier will probably take care of the issue if it is related to the original loss or workmanship by having you go to another facility—a rare occurrence.

MORE FREQUENTLY ASKED QUESTIONS

What do they mean when they say 'DRP'?

"DRP" stands for Direct Repair Program. It is a contract between the repair facility and the insurance carrier that allows a repair facility to be "self-authorized" to assess damage and begin repairs. The shops are required to meet certain insurance criteria before being considered for the program.

Why are some shops on "DRP programs" and others are not?

The criteria for programs vary—but in many cases they are economically driven decisions by an insurance carrier. Licensed repair facilities are recognized by the State of Michigan as the "expert" for the repair process. Many of their technicians and some administrative staff also have to be licensed by the State of Michigan; insurance adjusters and claim representatives are not required by the State of Michigan to be licensed because they do not repair vehicles.

How do I find out if I have a good insurance carrier? Don't they all do the same thing?

Yes and no. They insure risk while attempting to make a profit. Some carriers may not reimburse at the local competitive rate, or for certified parts, or for manufacturers recommended repairs for your vehicle possibly resulting in lower premiums. Cosmetically this may affect the resale value of your vehicle or cause problems if you are leasing a vehicle and it is inspected at the end of the lease, like most leases require. Ask some of your local collision repair facilities to name the top three carriers that they like doing business with and why.

What should I look for when selecting a quality repair facility?

Make sure that the repair facility is licensed and that their technicians are licensed also. I would ask for proof of on-going training, looking for Vehicle Manufacturer training certificates, I-CAR training, ATEG training, or AMI training for support staff. I would also ask if they have a certified welder on staff. Furthermore, ask for their painters training certificates, PPG, BASF, DuPont, Sikkens, to list a few.

What does an excluded driver mean?

An excluded driver would be a person you have chosen to be listed on your policy. If they drive your vehicle and have an accident, regardless of coverage purchased, your carrier will deny the claim. **You will be responsible** for all costs including bodily injury and property damages.