



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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**FOR IMMEDIATE RELEASE**

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*Commissioner's Corner—June 2009*

*By Sandy Praeger*

## **Prepare before your summer road trip**

TOPEKA, Kan. — If you're planning a vacation road trip, it's time to review your auto insurance before you hit the road. One national motor club is reporting a 500,000-person increase in those taking a trip this summer.

If you have the opportunity to do take more trips, even day trips, around Kansas, I encourage you to do so. We have a great state with great attractions and great people.

However, more people on the road means, unfortunately, more possibilities for accidents. The Kansas Insurance Department and the National Association of Insurance Commissioners (NAIC) offer the following tips for Kansans planning summer travel.

### **Before leaving on vacation...**

- Make sure you have your insurance identification card and vehicle registration in your vehicle.
- Double-check that phone numbers for your insurance company and agent are listed on the identification card. If not, jot them down to keep with your ID card.

### **If you're in an accident...**

- Check for any injuries and administer first aid, if necessary.
- Contact the proper authorities and inform them of any injuries. No matter what the circumstances, always report the accident to law enforcement officials.
- 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.

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### **Rental cars**

Usually, with a short-term lease of a rental vehicle, it's best to purchase the collision damage waiver and any other insurance coverages from the rental company. That way, you can help avoid insurance gaps that could lead to contractual questions. Most private motor vehicle liability and physical damage coverages being sold in Kansas do NOT cover any non-owned motor vehicle, including a rental.

If you are filing a claim with your own insurance company, the cost of a rental vehicle 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.

### **Repairs on your own car**

Usually, a Kansas insurance company will recommend a motor vehicle repair facility if damage occurs to your vehicle; however, an insurance company can't require you to take your vehicle to a specific repair facility. Most Kansas authorized companies have preferred shop facilities that work with the insurance companies in the most economical manner in providing repair estimates.

If the damage to your vehicle is extensive, and if the repair exceeds 75 percent of the actual cash value of the vehicle, then the insurance company is required under Kansas law to total the vehicle and pay the retail actual cash market value.

The insurance company will usually make a settlement offer based upon comparable vehicles using NADA, Kelly Blue Book or Edmunds Used Car Guide, or an average of the actual cash values from these sources. It's a good idea to conduct your own research of the actual cash value in order to properly negotiate with the insurance company regarding the retail market value.

If you have a dispute with your insurer about the amount or terms of the claim settlement, contact the Kansas Insurance Department's Consumer Assistance Hotline, 800-432-2484.

### **Ramifications of filing a claim**

Usually, a motor vehicle accident claim filed with your insurance company results in your vehicle premiums increasing on the next renewal. Premium increases are more likely if you are responsible for causing the accident.

### **More Information**

For more information about auto and travel insurance options, as well as tips for choosing the right kind of coverage for you and your family, go to our Web site, [www.ksinsurance.org](http://www.ksinsurance.org), and view our publication "Auto Insurance and Shopper's Guide." You can also find general auto tips at [www.insureUonline.org](http://www.insureUonline.org).

Have a safe and healthy summer.

*The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. More about the department is online at [www.ksinsurance.org](http://www.ksinsurance.org).*