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Will my auto cover me while renting a u-haul type of vehicle? No, your policy only provides coverage for private passenger vehicles including pickups and vans that do not exceed 10,000 pounds gross vehicle weight or 1 ton manufacturers designated capacity. You will need to purchase additional insurance from the company who rents you the vehicle.

Will I have coverage under my policy if I drive someone else's car? Perhaps. Your policy is secondary. The owner of the car is responsible for the use of it and therefore their insurance is primary. Check with the registered owners insurance company to be sure you are covered as a permissive driver under their policy.

On the flip side, beware of loaning your vehicle to others. When you loan your car, you are also loaning your insurance. If someone has an accident while driving your car, your rates could go up because you lose loss free credits or the company adds accident points to the policy. Choose wisely those you give permission to operate your automobile.

My son or daughter is taking their test to get licensed today, what do I need to do? Once they obtain their license you need to call us with their license number. We will send out a Young Drivers Questionnaire the newly licensed young person needs to complete and return with a copy of their most current grades. We will ask your son or daughter to come into our office for a Young Driver Interview. This will take between 10-20 minutes.

Most standard insurance companies will provide automatic coverage for young drivers so they can go ahead and operate your vehicles with your permission. However, there are non-standard insurance companies which limit their coverage to drivers of a certain age so it is always best to call and check before allowing a young person to operate your vehicle. This is one of the things we talk to young drivers about when they come in for the Young Driver Interview.

Why are premiums so high for young drivers? The quick and easy answer is that they have more accidents and claims. At a recent continuing education class an underwriter explained it in dollars and "sense". Out of every \$1 in premium that is collected for drivers under 25 they pay out \$1.16 in claims. In spite of this they try to keep the rates as competitive as possible to retain both their parents and the young drivers until they have become more experienced drivers.

Why do I need uninsured motorist insurance if everyone is supposed to have insurance according to state law? Although this law is on the books, we know from experience that most enforcement comes too late, as a result of an uninsured accident. The small amount of insurance required by law also may be far below the amount needed to compensate you for your injuries and property damage. Finally, having uninsured motorist coverage gives your insurance company important legal

standing to pursue damages on your behalf from the responsible party.

If my car is totaled in an accident, what will the insurance company pay me? All insurance companies in Washington are required by the Insurance Commissioner to pay the "fair market value" in the event of a total loss. In layman's terms this is the reasonable amount that an auto of the same basic features and condition would sell for in the market place, **not what you owe on the car**. Many people find out too late that they owe more than their car is worth. There are several ways to avoid this. First, make a larger down payment when you purchase your new car to make up for the high value change that happens in the first few years. Second, if you must purchase with a small down payment, many companies now offer "Gap Insurance". For a small additional charge, this coverage will pay the difference for you between what you owe and the "fair market" value of your totaled vehicle. To find out what your company offers, take the time to work with your professional insurance agent. Communication and proper coverage is the key to proper coverage and insurance value.