

Personal Auto Insurance

Types of Coverage:

1. Liability and Medical Payments (Required by the State of North Dakota)
 - a. Bodily Injury Liability: Protects you if the negligent operation of your vehicle causes injury to someone else – a pedestrian, or a person in another vehicle.
 - b. Property Damage Liability: Pays if you negligently cause damage to another person's property – a building, a car, a telephone pole, etc.
 - c. Personal Injury Protections (PIP): Pays for your injuries regardless of who caused the auto accident. This coverage is sometimes referred to as No-fault coverage.
 - d. Uninsured Motorists: Protects you, members of your household, or occupants of your vehicle if injured by an uninsured motorist or in a hit-and-run accident.
 - e. Underinsured Motorists: Protects you, members of your household, or occupants of your vehicle if injured by an underinsured motorist.
2. Physical Damage
 - a. Other Than Collision or Comprehensive: Protects your vehicle from Other than Collision related damage. Perils, such as fire, theft, hail, as well as broken glass, and damages resulting from contact with an animal or falling objects, are all covered under this coverage. This coverage will pay, less your deductible, for repairs up to the vehicle's actual cash value, which includes depreciation.
 - b. Collision: If you are in an accident and your own car is damaged, collision insurance pays for the repairs. It covers the cost of the repairs, less your deductible, up to the vehicle's actual cash value, which includes depreciation. When financing a new or used car, a bank will generally require this coverage however you must have other than collision or Comprehensive in order to receive collision.
3. Other
 - a. Towing and Labor: Pays towing and labor costs incurred for mechanical labor at the place of breakdown or towing to the nearest repair shop if the vehicle does not run. Generally, there are several coverage amounts available.
 - b. Transportation Expenses Coverage (Rental Car): Pays for transportation expenses incurred by you following a covered loss. You can generally select the amount of coverage you want. You must have Other Than Collision coverage to purchase Transportation Expense Coverage.

Young Driver Tips:

1. **Hold That Call:** Talking and texting are both huge distractions while driving. Even if you're really comfortable with your phone, no one can pay enough attention to their driving when they're involved in a conversation. If it's really important, find a safe place to pull over and handle the call. It'll only take a few minutes, and could save a LOT.
2. **Limit Your Passenger:** Studies show that with even **one** teenage passenger, your risk of having a fatal crash nearly **doubles** compared to driving alone. If you do have passengers, let them know that you take your driving seriously. Their lives are in your hands!
3. **Get Plenty of Sleep:** It goes without saying that drinking and driving is a BAD idea, but the effect of staying awake for 18 hours is equal to a blood alcohol content of .08% (legally drunk) and leaves you at equal risk for a crash. You need your sleep, and you REALLY need it when you're the driver.
4. **More Focus After Dark:** Roads are more hazardous to travel between dusk and daylight. When possible, limit your driving after dark. If you are out, use extra caution.
5. **Check the Forecast:** Poor weather conditions increase stress and the possibility of an accident for all drivers. Plus, handling the effects of weather on the road requires additional driving experience. Don't get caught by surprise – check the forecast before you leave, and be prepared.
6. **Buckle Up:** The most important thing to remember: **BUCKLE UP!** It's the law, and the smart thing to do! According to NHTSA, over the last 26 years, safety belts have prevented 135,000 deaths and 3.8 million injuries.

Did you know...

...a car is stolen every 23 seconds?

...most vehicles are stolen from in front of the victim's home or apartment?

Out of 100 teenage drivers...

...37 will be ticketed for speeding.

...4 will be ticketed for DUI or drugs.

...28 will be involved in an accident.

...13 will be injured in an accident.

...1 will be killed in an accident.

Prevent car theft...

- Take your keys and lock up – 50% of all vehicles stolen had keys in them.
- Close all windows – professional car thieves have tools that unlock cars through the smallest openings.
- Park carefully – a car is five times more likely to be stolen from an unattended lot than from the street or an attended lot.
- Never hide a second set of keys in your car.
- Turn your wheels sharply toward the curb when parking – this makes it extra difficult for thieves to tow your car.

Think your rates are out of control?

There are things that you can do to keep this important protection affordable. Here are a few:

- **Take Driver Training:** Invest a little of your time and you'll save premium dollars in return! Plus, you'll learn important information to improve your driving skills.
- **Be a Good Student:** For most companies, a GPS of 3.0 or higher means savings every year.
- **Choose Vehicles Wisely:** Rates are based on engine size and the cost to repair the vehicle in the event of an accident.
- **Keep a Clean Driving Record:** Every violation affects rates.
- **Raise Deductibles:** Higher deductibles will save premium.
- **Package your Policies:** Most companies will give you a discount on both your homeowners and personal auto policies if you have both policies with the same company.

For additional tips on auto safety check out our learning center.