AUTO INSURANCE

GUIDEBOOK

IMPORTANCE OF AUTO INSURANCE

1 COMPLY WITH STATE LAWS

Nebraska has a minimum auto insurance requirements. Driving without insurance could lead to fines and result in your vehicle being impounded

2 SATISFY YOUR LENDER

If you have a car loan, most lenders require you to have insurance. Usually, this may include the requirements by state law and collision and comprehensive coverage

3 PROTECT YOUR ASSETS

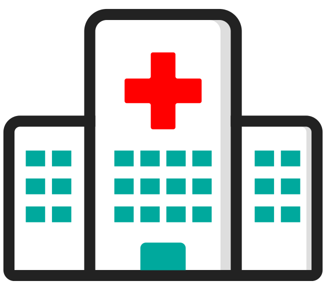
Auto insurance can provide liability coverage for accidents where you are responsible and in a lawsuit. Insurance may cover accident-related repairs, accident-related medical bills and lost wages

COVERAGES IN AUTO POLICY

A typical auto insurance policy has several types of coverages with some required and some optional. You must decide what coverage best fits your needs.

REQUIRED BY STATE LAW

BODILY INJURY LIABILITY



Pays for medical expenses, lost wages, and other costs to injuries sustained by other people

PROPERTY DAMAGE LIABILITY

Covers costs of repairing or replacing property of others

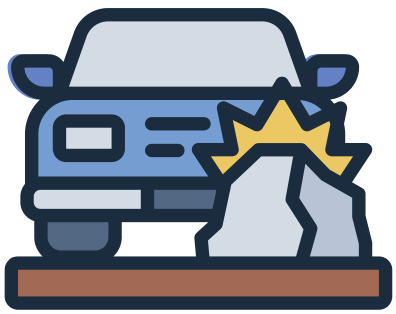
UNINSURED/UNDERINSURED

Covers medical expenses, lost wages, and other bodily injury-related costs if at fault driver has insufficient coverage

COVERAGES CONT.

MAY BE REQUIRED BY LENDER

COLLISION



This coverage pays for damage to your car from a collision with another car, object, or pothole

COMPREHENSIVE

Reimburses for damage to your car not caused by collision. This includes theft, hail, windstorm, flood, fire, and hitting animals. This includes windshield damage

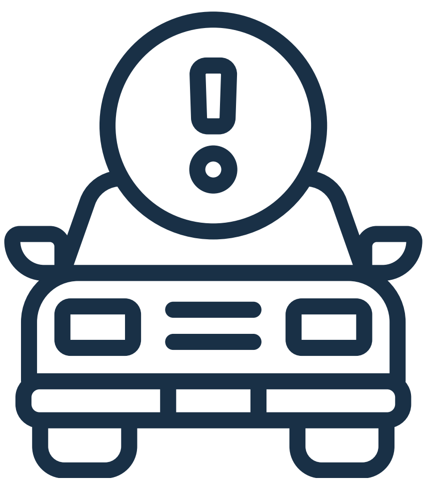
NOTE: With comprehensive and collision, you can choose different deductibles which may lead to a reduced premium

OTHER COVERAGES

MEDICAL PAYMENTS

This coverage pays for treating injuries to you and your passengers.

COVERAGE LIMITS REQUIRED

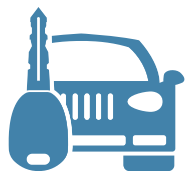
COVERAGE TYPE	*AMOUNT*
BODILY INJURY LIABILITY 	$25,000 PER PERSON $50,000 PER ACCIDENT
PROPERTY DAMAGE LIABILITY 	$25,000 FOR PROPERTY DAMAGE
UNINSURED/UNDERINSURED 	$25,000 PER PERSON $50,000 PER ACCIDENT

EXTRA ADD-ONS

Towing

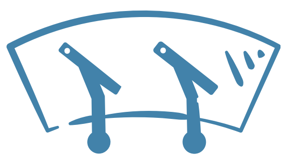
Provides assistance for towing vehicle when it cannot be driven due to a breakdown, accident, or other emergencies

Rental Car



Optional add-on to policy to help cover the cost of a rental vehicle while your car is repaired due to a covered claim

Windshield



Some insurance companies may offer a $0 deductible to repair your windshield after a chip. Ask your insurance agent on what the company offers

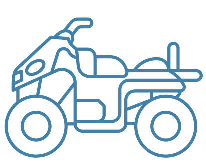
Note

Most insurance is accepted if you drive into Canada. To drive in Mexico, you will need to buy Mexican auto insurance. Ask your insurer about other requirements

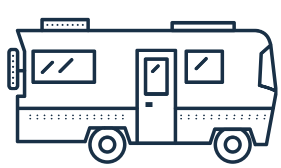
Most policies don't cover any equipment not permanently installed in your car or maintenance for your car. This includes stereos, CD players, navigation systems, and cell phones

Vehicles you will need a separate insurance policy for includes:

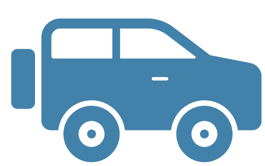
Motorcycles



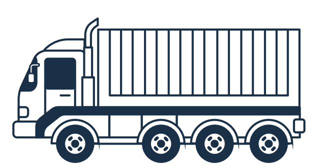
ATVs



RVs



Off-road vehicles



Commercial Vehicles

HOW PREMIUM IS DETERMINED

DRIVING RECORD

Tickets, accidents, and violations can raise premiums. Safe driving over time can lower rates

AGE, GENDER, MARITAL STATUS

Higher premiums for drivers under 25, males, single people, and households with young driver. Rates may increase for drivers 65+. Premiums consider all drivers in your household

TYPE OF VEHICLE

Newer or more expensive cars cost more to insure. Sports and high-performance cars have higher premiums. Large SUVs/trucks may raise liability coverage costs

WHERE YOU LIVE

Urban areas generally have higher accident and theft rates than rural areas

VEHICLE USE

Premiums can vary based on annual mileage and frequency of use

PRIOR INSURANCE COVERAGE

Lack of previous coverage or only minimum coverage may increase premiums

PREVIOUS CLAIMS

Past claims reported to databases like the Comprehensive Loss Underwriting Exchange (CLUE) may affect your rates. You have a right to a free copy of your CLUE report.

WAYS TO GET DISCOUNTS

Bundling Policies

Insurers may offer discounts when you bundle home/renters policies with auto policy

Multiple Vehicles

You may earn a multi-vehicle discount if you insure with the same company instead of separate policies

Protection Devices

Cars with safety features (airbags and anti-lock brakes) and anti-theft systems (alarms and GPS) may qualify for lower premiums

Defensive Driving

Completing a defensive driving course may qualify you for a discount

Driver's Education

If you have a new driver, finishing a driver's education program can qualify for lower rates. In addition, young drivers may qualify for a "good student" discount for good grades

SHOPPING FOR AUTO INSURANCE

1. **INDEPENDENT AGENTS**

   Represent several companies and can give you several quotes

2. **EXCLUSIVE AGENTS**

   Only sell the products of one insurance company

3. **DIRECT MARKET**

   Sales are done over the internet or by mail or telephone

QUESTIONS TO ASK

What limits are available?

What coverage does my state/lender require?

Should I buy comprehensive and/or collision?

What doesn't my policy cover?

How will my driving record affect premium?

If I'm in an accident, how will it affect my insurance?

If I have an accident, can I use my own repair shop?

WHAT TO DO IN ACCIDENT

If you are involved in an accident, make sure to exchange information of the driver. This includes their name, address, insurance company's name, and phone number. If you can't get this information, write down their driver's license number and license plate number

1. If someone is injured call 911

2. If you car is drivable, move it out of traffic

3. Get information at the scene

- Other car's make, model, year, and plate number
- Witnesses' names and contact info
- Name, badge number, and contact info of law enforcement
- Time, date, location, and conditions
- Take a photo of the scene

4. Contact your insurance company

HELPFUL TIPS

PAY THE PREMIUM ON TIME

Some insurers don't accept late payments. If a company accepts a late payment, your premium may increase at renewal

UNDERSTAND PAYMENT OPTIONS

Your full premium is usually due every six months. Many companies allow monthly payments for an extra fee

ORGANIZE PAPERWORK

Keep a file of all insurance documents including policies, renewals, payment receipts, and claim records

MAINTAIN VEHICLE

You are responsible for keeping your car in good working condition through maintenance and necessary repairs

CARRY PROOF OF INSURANCE

While not required in Nebraska, it's important to keep proof of insurance in vehicle in case of accident or for verification

FILING AN AUTO CLAIM

Know your policy

Review what losses are covered and excluded. Frequent or small claims can affect your premium

Consider your deductible

If repair costs are only slightly higher than your deductible, paying out of pocket may be better

How to file a claim

Call the number on your proof of insurance card as soon as possible. Ask what forms or documents you'll need to submit

Claims adjuster

Your insurer will assign an adjuster to inspect damage and estimate payment. Take notes on all communications. Keep records of dates, names, and discussions

If you disagree with the adjuster or insurer

Try to resolve issue with your insurer or agent. Ask your repair shop to discuss the estimate with the adjuster in needed. Request written explanations for decisions you question

If dispute continues

Check your policy for an appraisal clause. You may also hire an attorney.