

Liability Insurance

Texas law requires every motorist to carry liability insurance so that if you are at fault, you can pay for the damage to the other vehicle and cover the medical costs of the other driver or passengers if they are injured. Mandatory minimum liability coverage in Texas is 30/60/25. That means there is \$30,000 coverage for each injured person, up to a total of \$60,000 per accident and \$25,000 for property damage per accident.

You should carry a copy of your liability insurance coverage with you or in your vehicle at all times. Failure to carry liability insurance can result in fines up to \$1,000, suspension of your driver's license and motor vehicle registration, and impoundment of your vehicle.

Insurance Fraud

Auto accidents are difficult enough without having to deal with insurance fraud. Fraud can occur both during and after an accident.

- **Staged accidents** occur when innocent insured drivers are set up. These include "panic stops" in which a driver slams on the brake intentionally causing a rear-end collision and "drive downs" in which the perpetrator intentionally collides with the victim's vehicle while merging.
- **Be wary of telemarketers** who contact you after an accident insisting that you see a doctor. Also be wary of free legal advice, as unsolicited attorneys are often looking to drain your personal injury protection insurance coverage.
- **If you suspect you have been the victim of a staged auto accident or fraudulent call,** contact police or your insurance company.

What Your Insurance Covers

Call your insurance agent or company right away. They'll make sure you have all the necessary information and guide you through the claims process. Drivers in Texas must pay for the accidents they cause.

Liability insurance (the basic requirement) will cover other people's bills from accidents you or drivers under your policy caused.

Additional policies and the expenses they cover are:

- **Medical Payments Coverage** - your medical/funeral bills from an accident
- **Personal Injury Protection (PIP) Coverage** - 80% of income lost because of an accident and the cost of hiring help for an injured person in addition to Medical Payments Coverage
- **Uninsured/Underinsured Motorist Coverage** - your bills from an accident caused by a driver with not enough/no insurance. This also covers your bills from hit-and-runs if you report them immediately to the police. One in five Texas drivers is uninsured.
- **Collision Coverage (Damage to your car)** - the expenses of repairing or replacing your car after an accident
- **Comprehensive Coverage** - repairing or replacing your car if it is stolen or damaged in some way that is not a collision. This also covers the cost of a rental car if yours is stolen.
- **Towing and Labor Coverage** - the cost of towing your car and labor expenses.
- **Rental Reimbursement Coverage** - provides reimbursement for a rental car if your vehicle was stolen or is being repaired because of damage covered by your policy. All car insurance policies have a monetary limit. Your coverage may differ by policy and company. The front page of your insurance policy (called the declarations page) tells the amount of each of your policies.



**“Holy Fender Bender!
What Do We Do
Next?”**

What to Do After an Accident

Sheaner Insurance Agency

(214) 823-3003

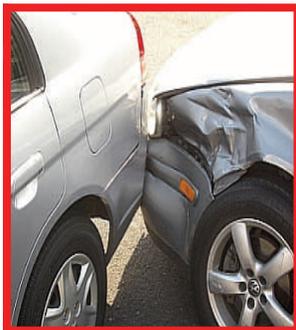
Insurance Council of Texas

After An Accident

CRASH

(1) Determine that you are okay and that you or your vehicle is not in imminent danger of becoming struck by any vehicles.

(2) Call 911. Check if anyone has been injured and be able to describe the location of the accident, what vehicles are involved and whether the accident is blocking the flow of traffic.



(3) Avoid moving seriously injured people. Under Texas Law, reasonable assistance must be given to injured people including arrangements for transportation to medical assistance if necessary.

(4) Move Your Vehicle out of the roadway if possible to prevent further damage and not block traffic. Turn on your hazard lights to alert other drivers.

(5) Exchange Information and take lots of notes. Fill in the blanks on the next page and make sure you get information for each car and every person. Take pictures of all damage and injuries if possible.



(6) Contact your insurance company. The insurance company's phone number will be on your liability insurance card.

Obtain Other Driver Information

Name: _____

Phone #: _____

Address: _____

TX DL #: _____

Car's Make/Model: _____

License plate #: _____

Insurance Carrier: _____

Policy #: _____

Location: _____

Weather: _____

Witnesses: _____

Other notes: _____

Vehicle Need To Be Towed?

CRUNCH

• **Wait** for the police to investigate your accident before agreeing to any deal with a tow truck driver.

• You have the right to have your vehicle towed wherever you want it within the city limits or a reasonable distance. You may contact family, friends or your insurance company to determine where your vehicle should be towed. If you have been taken to a hospital or have no immediate preference, the towing service will take your vehicle to their storage site.

• If you request that your vehicle be taken to another location other than the towing services' storage site, an immediate payment can be requested.

• **Wrecker yards** may have a set storage fee per day that they have your vehicle. These payments can be covered by your insurance if you have Towing and Labor Coverage. Rental Reimbursement Coverage can provide you a rental car while your vehicle is under repair.

• The tow truck driver may ask for your car keys in order for an insurance adjuster to determine the damage to your vehicle.

• If your vehicle needs to be towed, contact a friend or family member as soon as possible for a ride from the scene of the accident. It could take an hour to investigate the accident before your vehicle is towed.

