

Get

MAXIMUM

Value From Your
Collision Coverage



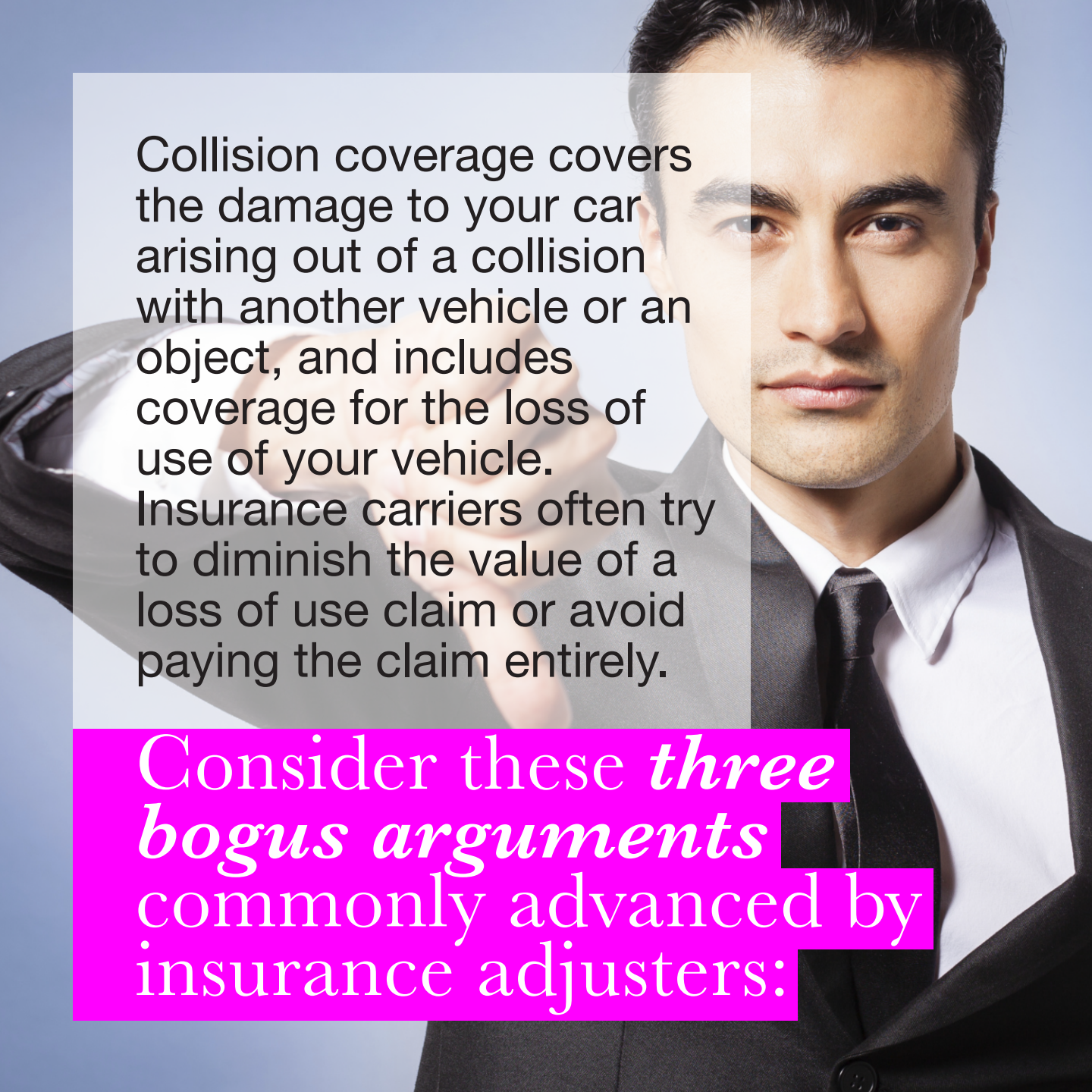
One of the biggest causes of angst

among people involved in auto accidents, aside from their injuries, is the damage caused to their automobiles;

one of the biggest irritants

is the insurance company's handling of their collision claim.





Collision coverage covers the damage to your car arising out of a collision with another vehicle or an object, and includes coverage for the loss of use of your vehicle.

Insurance carriers often try to diminish the value of a loss of use claim or avoid paying the claim entirely.

Consider these *three bogus arguments* commonly advanced by insurance adjusters:

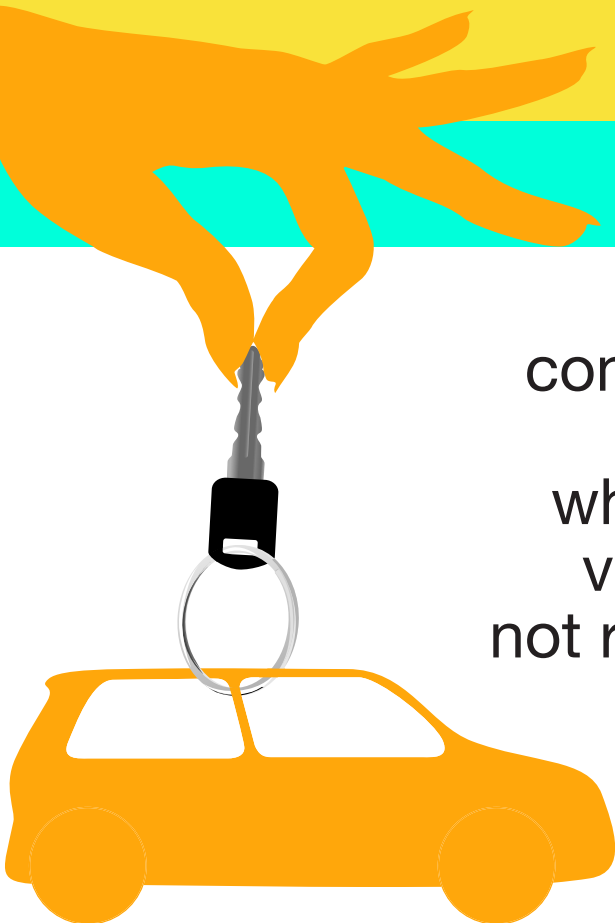
Bogus Argument ^{No. 1}

You are only entitled to compensation for the loss of use of your vehicle if you rent another vehicle.



THE TRUTH

You are entitled to compensation for the loss of use of your vehicle, whether you rent another vehicle or not. If you are not renting another vehicle, you are entitled to the cash value of a rental instead.



Bogus Argument ^{No. 2}

You are not entitled to compensation for loss of use if you have a second vehicle in the household available for you to drive because there really is no loss of use.

THE TRUTH

You are entitled to compensation for loss of use of the damaged vehicle, even if you have another vehicle available to you.



Bogus Argument ^{No. 3}

The insurance company is only responsible to provide basic transportation, or the value of basic transportation if you are not renting a replacement vehicle.

THE TRUTH

You are entitled to rent a vehicle that is of like kind and quality as the vehicle that was damaged in the collision. Therefore, if you were driving a motorcycle at the time of the collision, then you are entitled to loss of use of a motorcycle – that is, rental of a motorcycle or the cash value of the cost of renting a motorcycle (which is considerably higher than the cost of renting a car).

A personal injury attorney can help.

An *experienced* personal injury attorney won't be fooled by the adjuster's bogus arguments. Your attorney will *stand firm* on your rights under your policy and help you *maximize the value* of your collision coverage by getting full value for the loss of use of your vehicle.

