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Illinois Department of Insurance Reminds Consumers to Review Auto Insurance Coverage Before Accidents Occur

Department Urging Motorists to be Aware of Basic Insurance Coverage Before Accidents Occur

CHICAGO – June 21, 2011. At the time of a car accident, too many motorists are not fully aware of what type of coverage their insurance provides. The Illinois Department of Insurance (DOI) is reminding consumers to review auto insurance policies and is providing helpful steps to take in the event of such an emergency.

“When a car accident occurs, no one can better understand the feelings of trauma and confusion than those involved,” said Jack Messmore, Acting Director, Illinois Department of Insurance. “The Department is encouraging consumers to review auto insurance policies in advance to better prepare for unexpected emergencies.”

DOI, in cooperation with the National Association of Insurance Commissioners (NAIC), offer consumers a list of basic tips to follow after an accident.

- **Be Prepared Before and After an Accident:** By law, consumers should have a valid insurance card. Consumers should review insurance policies to be aware of deductible amounts, liability limits and towing or rental coverage. During the time of an accident, motorists should remain calm, stay in their car if it is unsafe, call police with basic information such as the location or serious injuries. Depending on the circumstances of the accident, exchange personal information including insurance with the other driver(s) involved, take any photos if possible, take notes of the accident events and find out where to get a copy of the police report. If police do not come to the scene, find out where to file an incident report.
- **Filing Claims:** After an accident occurs, it is the responsibility of the drivers involved to contact their insurance company. Drivers involved should have available the police report, insurance card, basic information about the accident

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and a clear understanding of whose coverage pays for which damages. In case of injuries, ask your insurance provider if the insured lives in a fault or no-fault state and details about medical expenses.

DOI encourages consumers to contact its office in case of problems with filing or settling the claim with the insurance company by phone at 217-782-4515 or through its website at www.insurance.illinois.gov.

For a complete list of the consumer alert checklist, visit www.naic.org/documents/consumer_alert_understandin_auto.htm or to download the Consumer's Guide to Auto Insurance visit www.insurance.illinois.gov/consumer_guide_auto.pdf.

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