

Press Releases

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Press release - Don't do that!

By insure.com Posted on December 7, 2009

Insure.com News Release - 12/07/2009

Don't do that! Actions that will wreck your insurance claims

After a car accident, don't jump to the conclusion that it's a minor fender-bender.

Too often, feeling flustered and shaken, drivers involved car accidents will look at small exterior dents and scratches and decide that the damage is minor. But there could be major structural damage that's not visible, such as a cracked axle. It's best to get the name, address, driver's license number and insurance ID number of all those involved in order to protect yourself if you need to make a [car insurance](#) claim.

If you're involved in a car accident, don't say you're sorry or admit fault at the scene of the accident.

If an accident is your fault, your insurance company is responsible for paying damages and it goes on your insurance record, so don't take the blame at the scene if fault is not clear – let the police decide who was at fault.

Don't choose a car insurance deductible you can't afford.

When money is tight, raising your insurance deductible in order to lower your premium is tempting. But in today's economy, many drivers are finding they don't have their portion of the repair money and can't get their cars fixed after accidents.

Think carefully before adding towing and roadside assistance to your car insurance policy.

The cost of adding this is typically very low, but any time you use the coverage it will go down as a claim on your car insurance record. If you amass claims, even small ones such as towing, you'll find your rate goes up at renewal time or, when you shop for new insurance, you won't be offered the best rates due to your claims history.

After house damage, don't start repairs until your insurance adjuster has seen the damage.

Wait for the [home insurance](#) adjuster to see the extent of the damage so that you can get the full amount to which you're entitled. However, do make immediate repairs that are needed in order to prevent further damage, such as wind and rain coming in.

On the other hand: Don't call your home insurance company to report damage if you're not going to make a claim.

Your inquiry about your loss or damage will likely be recorded and stay on your insurance record for seven years.

One phone call won't haunt you, but multiple inquiries about various damage or inquiries combined with actual claims could lead to a higher rate at renewal time or difficulty finding a company to insure you if you want to shop around for insurance.

For more details, read the full article at Insure.com: [Don't do that!](#)

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