

Review your insurance before leaving on family vacation road trip this summer

TOPEKA — If you're planning a vacation road trip, it's time to review your auto insurance before you hit the road. One national motor club is reporting a 500,000-percent increase in those taking a driving trip this summer.



Sandy Praeger

• Kansas Ins. Commissioner

If you have the opportunity to do take more trips, even day trips, around Kansas, I encourage you to do so. We have a great state with great attractions and great people.

However, more people on the road means, unfortunately, more possibilities for accidents. The Kansas Insurance Department and the National Association of Insurance Commissioners offer the following tips for Kansans planning summer travel:

Before leaving on vacation...
 • Make sure you have your insurance identification card and vehicle registration in your vehicle.

• Double-check that phone numbers for your insurance company and agent are listed on the insurance card. If not, jot them down to keep with your card.

If you're in an accident...
 • Check for any injuries and administer first aid, if necessary.

• Contact emergency dispatch (911 in most places) and tell them of any injuries. No matter what the circumstances, always report the accident to law enforcement officials.

• Record the name, address and phone number of the other driver. Always write down the make, model and license plate number of all vehicles involved.

• Collect the names, addresses and phone numbers of all passengers and witnesses.

• Take photos of the accident scene, if possible.

• Do not admit fault.
 • Ask the investigating officer how to obtain a copy of the police report.

• Notify your insurance agent or company immediately.

Rental cars
 Usually, with a short-term lease of a rental vehicle, it's best to take the collision damage waiver and any other insurance coverage from the rental company. That way, you can help avoid insurance gaps that could lead to contractual questions. Most private motor vehicle

liability and physical damage coverage sold in Kansas do not cover any nonowned motor vehicle, including a rental.

If you are filing a claim with your own insurance company, the cost of a rental vehicle will only be covered if you paid a premium to include rental reimbursement coverage in your policy. Most policies have a dollar limit.

Repairs on your own car
 Usually, a Kansas insurance company will recommend a repair facility if damage occurs to your vehicle, however, an insurance company can't require you to take your vehicle to a specific shop. Most Kansas companies have preferred shop facilities that work with them in the most economical manner.

If the damage to your vehicle

is extensive, and if the repair exceeds 75 percent of the actual cash value, then the company is required under Kansas law to total the vehicle and pay the retail actual cash market value.

The company will usually make a settlement offer based upon comparable vehicles using National Auto Dealers Association, Kelly Blue Book or Edmunds Used Car Guide, or an average of the actual cash values from these sources. It's a good idea to conduct your own research and negotiate with the company.

If you have a dispute with your insurer about the amount or terms of the claim settlement, contact the Insurance Department's Consumer Assistance Hotline, 800-432-2484.

Ramifications of filing a claim
 Usually, a motor vehicle accident claim filed with your insurance company results in your premiums increasing at the next renewal. Premium increases are more likely if you are responsible

for causing the accident.

More Information
 For more information about auto and travel insurance options, as well as tips for choosing the right kind of coverage for you and your family, go to our website, www.ksinsurance.org, and view our publication "Auto Insurance and Shopper's Guide." You can also find general auto tips at www.insureUonline.org.

Have a safe and healthy summer.

Colby native licensed as certified accountant

Colby native Drue Herl, employed with the accounting firm of Adams, Brown, Beran and Ball, completed requirements for a Certified Public Accountant license in April.

Herl has been employed at the firm's Hays office since December 2006. He and his wife Kristen live in Hays.

Herl graduated from Fort Hays State University in December 2006 with a bachelor's degree in business administration, majoring in accounting.

The company has 12 offices throughout Kansas, including one in Colby.



Drue Herl

Wheat plot tour set for Tuesday

The Kansas State Research and Extension tour of the Thomas County wheat plot will begin at 7:30 a.m. Tuesday at Mike Brown's farm shop, five miles south of the Levant/I-70 interchange on the east side of the road.

After coffee and donuts, the tour will move to the plot site, five miles south of the shop.

Guest speakers will be Area Extension Agronomist Brian Olson, Agricultural Economist Dan O'Brien and Extension Wheat Pa-

thologist Erick DeWolf.

Those attending the tour are invited to bring wheat samples for Olson and DeWolf to look at.

Sponsors are Brown, plot co-operator; Mattson Farms, providing donuts and coffee; the Kansas Crop Improvement Association, providing beverages; and Thomas

County Extension.

For information, call the Extension office at 460-4582.



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