

Better Business Bureau tips for consumers: Get the most from your auto insurance

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Motor vehicle collisions and other auto-related mishaps result in billions of dollars in property damage, medical and legal bills and lost income every year. Car owners need to protect their vehicle and themselves with auto insurance, but how do you know if you are properly covered? It's not enough to simply have car insurance. Car owners should be aware of what their insurance covers and what it doesn't. The Better Business Bureau of Minnesota and North Dakota (BBB) provides the following advice to consumers:

Understand the insurance coverage you are buying. Compare the different types of insurance and choose the coverage that best suits the vehicle you own and your financial situation. Most jurisdictions require you to carry liability insurance in case you are at fault in an accident. But if your car is relatively new or if you still owe money on it, you will want to consider collision insurance, as well.

Know and monitor the condition of your vehicle. When considering a new car purchase, think about maintenance costs. Cars that are expensive to service and repair are often targets for theft. If you are buying a used car, ask to see the title, check all the gauges, and consider getting a vehicle history report, which will tell you if the vehicle has ever been in an accident or flood.

Report any damage to your insurance company as soon as possible. If you are in an accident, or if your vehicle suffers damage from severe weather, contact your insurance agent or claims center right away. They may be able to save you money and may also arrange to have your car towed if it's not drivable.

Get to know your mechanic. Have them explain the repair process to you and get estimates in writing for large service jobs.

The BBB rates tens of thousands of insurers, car dealers and auto repair facilities. Be sure to check out bbb.org before buying, insuring or repairing your automobile.

The mission of the Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. We are open 8 a.m. to 5 p.m. Monday through Friday. Contact the BBB at bbb.org or 651-699-1111, toll-free at 1-800-646-6222.