

## Oklahoma Automobile Insurance Plan:

If you are having problems finding auto insurance due to a high risk driver classification, you should contact Oklahoma's Automobile Insurance Plan at (405) 842-0844. This program may be able to connect you with insurance agents that may be willing to cover your automobile. Contact the Oklahoma Automobile Insurance Plan between 8 am and 5 pm, Monday – Friday. Web address: [www.aipso.com/ok](http://www.aipso.com/ok)

## Common Misunderstandings Regarding Private Passenger Auto Policies:

- The policy covers hit-and-run accidents and uninsured motorists.
- The policy pays for a rental car.
- The policy reimburses you for the cost of towing your vehicle.
- Your medical expenses will be covered if you are involved in an accident.
- The coverage follows the owner of the policy.
- There is no liability coverage for trailers.
- Customization to the vehicle is covered.
- Your vehicle is covered while you are participating in racing activities.
- The policy covers theft of all personal property inside the vehicle.
- The collision or comprehensive coverage will pay off my car loan if the car is totaled.
- The policy allows me to have my vehicle towed at no additional cost if it breaks down.
- The policy will repair my windshield at no cost if it is damaged by debris.

## Inexpensive Private Passenger Auto Add-Ons

### Uninsured Motorist Coverage

Uninsured Motorist coverage compensates you and your passengers for injuries sustained in an accident caused by a driver who has no insurance or by a hit-and-run driver.

**Cost: \$29 to \$2,052 for \$25,000/\$50,000 coverage**

### Rental Reimbursement

Rental Reimbursement coverage pays expenses incurred for a rental car while your auto is being repaired due to an auto accident.

**Cost: \$5 to \$46 for a limit of \$30 per day**

### Towing & Labor

Towing and Labor coverage pays toward the cost of towing or repairing your vehicle if you are stranded and your vehicle is not running. Some policies provide coverage for flat tire change, locksmith service and battery jumpstart.

**Cost: \$1 to \$27 for this coverage**

### Medical Payments

Medical Payments coverage pays for reasonable medical expenses if you or your passengers are injured in an automobile accident.

**Cost: \$2 to \$410 for a \$2,000 medical payments limit**

### Guaranteed Asset Protection (GAP):

Guaranteed Asset Protection coverage pays the difference between the actual cash value of the car and the amount of the loan. This coverage is generally provided by a separate policy.

**Cost: Depends on the auto loan**

### Excess Electronic Equipment

Excess Electronic Equipment coverage pays toward the cost to replace your electronic equipment or media when coverage is not provided for excess electronic equipment, tapes, records, discs and other media. It is offered for an additional charge.

**Cost: \$2 to \$16 for \$200  
(higher limits are offered as well)**