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**Deer season puts auto insurance coverage to the test**

*Few people read their auto insurance policy and are unaware of limitations and extent of coverage*

WALLINGFORD, CT, October 12, 2008 **/24-7PressRelease/** -- Coming to a highway near you soon: The annual Deer Roadways Crossing Season.

Anyone whose vehicle has collided with a deer knows that the threat, which is greatest between October and December is a real one that, aside from being potentially fatal, may put a strain on drivers' wallets for repairs. Connecticut Better Business Bureau has found that many people don't know even how their insurance coverage can help them.

Connecticut Better Business Bureau Paulette Hotton Scarpetti, says drivers who don't read their insurance policies may miss out on important reimbursements.

"Most people only find out the extent or limitations of their vehicle insurance when they have an accident. Only comprehensive insurance covers reimbursements for property damage as a result of contact with animals such as birds or deer. This however, creates confusion among motorists who are not aware that their policy may not cover those types of accidents."

In addition, Scarpetti emphasizes "Most insurance policies do not automatically cover the cost of a replacement car after an accident, but policies may cover the cost of a rented car during repairs."

Comprehensive insurance, according to the Insurance Information Institute (I.I.I), is usually sold with a \$100 to \$300 deductible. Typical repairs for damage caused by a deer-vehicle accident run between \$2,800 to \$10,000 if the passenger or driver is injured.

Vehicle insurance policy holders should also check if they have what is known as "Gap Coverage." With this coverage, in the event a car is totaled, drivers may not have to continue making payments on the balance owed on the vehicle.

Gap Coverage pays the difference between the amount the insurer pays for the totaled car and the amount the insured owes on his or her lease or loan.

Here are some steps you can take to verify the extent and limitations of your auto insurance and what you should do if you get into an accident:

-Report any damage as quickly as possible. If your car is not drivable, your insurance agent or claims center may be able to save you time and money by having the car towed directly to a repair facility instead of a temporary storage location. In addition, immediate arrangements may be made to provide you with a replacement rental vehicle if your policy includes this coverage.

-Know your policy's deductible and ask about any additional charges before authorizing repairs.

-Ask about warranties on repairs and recalls. Ask if your insurer has a repair facility referral program that offers a written limited or lifetime guarantee backed both by the repair center and the insurer for as long as you own the vehicle.

-Do business with a reputable company. You may find a list of BBB Accredited Business insurance brokers who have a proven track record of handling auto claims effectively at [www.bbb.org](http://www.bbb.org) or by calling 203-269-2711 extension 2, Monday through Friday, 9:00 A.M. to 4:00 P.M.

About Better Business Bureau Connecticut

Founded in 1912, BBB is an unbiased non-profit organization that sets and upholds high standards for fair and honest

business behavior. BBB offers objective advice and a wide range of education on topics affecting marketplace trust. BBB also offers complaint and dispute resolution support for consumers and businesses. Today, 128 BBBs serve communities across the U.S. and Canada, evaluating and monitoring more than three million local and national businesses and charities. For more advice on finding companies and businesses, start your search with trust at [www.bbb.org](http://www.bbb.org)