Roadside assistance may affect auto insurance rates

http://www.e-wisdom.com/news/insurance/roadside-assistance-may-affect-auto-insur...

Since auto insurance companies typically offer less expensive roadside assistance plans than their competitors, for the many drivers who experience a flat tire or cracked windshield every year, these companies are often the first place they turn when in a rut.

As a result, many drivers may wonder whether these emergency calls could come back to increase their monthly insurance premiums.

"People wonder if a claim will eventually go on their record," Amy Back, a lawyer with United Policyholders, told Fox Business. "It's unlikely that an insurance company will drop you or raise your rate if you file one or even two claims) in a year."

While a few calls are unlikely to influence consumers' payment rates, multiple calls in a short span could, the news source says. According to a recent study by Consumer Reports, consumers who use this program are often reported to ChoicePoint, a company that collects the information for insurers.

However, state rules vary as to whether a provider is allowed to increase monthly costs for an auto insurance claim. Whether or not this happens could also be a matter of how frequent accidents occur, the severity of the incident and who's at fault, the news provider says.

Bach says many drivers are afraid to make calls to insurers due to this fear, but they could be hurting themselves, as, in most cases, they are

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already paying for this service with the insurer.

Another limiting factor for this type of program is that most insurance companies cover the vehicle, not the driver, the news source says. As a result, programs may not carry over for consumers driving another person's vehicle.

For this type of assistance, drivers may want to consider third-party programs offered by companies such as AAA, which can cover the driver no matter what vehicle an accident occurs in.

This may be particularly helpful for those with young drivers, as they are a demographic that can often drive one or more family vehicles.

Due to a number of varying factors, consumers may want to contact their insurance agent to figure out how these emergency calls could affect their coverage. In addition, individuals who compare auto insurance rates could find out if they have already been penalized on their current policies.

It may be helpful to conduct this type of research, as consumers who know how to use their insurance coverage benefits wisely may end up paying the least on their monthly bills.

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