
DESANCTIS INSURANCE AGENCY, INC.

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To Our Valued Clients:

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Personal Auto Insurance Coverage for Substitute Transportation, Towing & Labor

We've had a few inquires about these coverages lately, so we felt it would be a good time to remind you that they are available. The following outlines the coverage available under the Massachusetts Personal Automobile Insurance Policy.

Substitute Transportation (Part 10): Under this Coverage Part, the carrier will reimburse you for substitute transportation if your auto was in a collision, or suffered a comprehensive loss, such as fire or theft, and is being repaired or replaced within a reasonable time frame. There is a 24 hour waiting period before coverage begins. However, if your auto was stolen the waiting period is 48 hours following submission of police and loss reports.

Substitute Transportation is available at daily limits of \$15, \$30, \$45, or \$100 for a maximum of 30 days. Pricing per vehicle is in the area of \$18, \$64, \$144, & \$309, respectively, with various credits available.

As mentioned by the Division of Insurance, if you can afford to take a cab or rent a car when your car is in the shop for collision repairs, you may not need Substitute Transportation coverage. Also, if you belong to a Motor Club, check with them as they may provide benefits of \$15 per day which would be in addition to any limit you purchase under your Personal Auto Policy.

Under Comprehensive Coverage (Part 9) there is also substitute transportation coverage, but only when your auto is stolen. That coverage will reimburse you up to \$15 a day to a maximum of \$450. But that stops on the day your auto is located or before that time if the carrier pays you for the theft loss. The most that will be paid if both coverage parts are purchased is the Substitute Transportation limit you selected.

If you choose not to rent an auto, the carrier will reimburse you up to the same amounts for taxicab fares, bus fares and other transportation expenses.

Towing and Labor (Part 11): Under this Part, the carrier will pay up to the limit you select, such as \$50 or \$100, for towing and labor costs incurred each time your private passenger auto is disabled. They will pay only for labor done at the scene to the extent that the labor was needed to get your auto going. The carrier will not pay for the cost of repair parts.

The Division of Insurance reminds us, "if you belong to a Motor Club, you probably do not need this coverage since many Motor Clubs' services include towing and labor."

This is just a brief description of the coverages mentioned. As always, coverage is subject to the actual policy terms, conditions, limitations, and exclusions.

Should you have interest in adding any of these coverages to your Personal Auto Policy, please give us a call.

Very Truly Yours,

DeSanctis Insurance Agency, Inc., Inc.