

village view

by Andrea Leonard

If you don't own an automobile and don't have to insure one in the Commonwealth of Massachusetts, you won't be interested in Village View this week.

If you're like most of us, however, you've recently received your automobile insurance policy, or will soon, and if you care to know what you've gotten for your money you will read the policy carefully. This article will help answer some questions you may have.

On the policy's front cover you are asked to read it for a full description of the coverage and specific information about what losses you've chosen to be protected against.

Inside the back cover, in the pocket, is a copy of the coverage your insurance agent has provided for you in return for the premium the company charges.

To make it easier to understand your auto insurance policy the following situations are ones in which you would be considered "at fault" if these were the circumstances surrounding an accident in which you were involved.

If your car strikes a lawfully parked vehicle while you are operating your car, or while someone else is operating your car with your permission, you are at fault.

You are at fault if your car strikes the rear of another while both are moving in the same direction, if your car is involved in an accident while it's going the wrong way on a one-way street, or if your car is in an accident while it is backing up.

If you have an accident because you failed to yield where a legal Yield sign is posted, or failed to stop at a stop sign or flashing red light, and no such control existed for the other vehicle, you caused it.

You're at fault if you make an illegal U-turn and an accident results. In any accident involving these circumstances, your Merit Rating will be affected, and you will be subject to a surcharge on your insurance premium.

The first such incident under the new law will cost you \$50, the second will cost you \$100, and the third, \$150.

This is just the beginning. If you are found to be driving under the influence (as defined in the policy) you will be charged \$200 surcharge for the first offense. \$225 is the surcharge for the second offense, and \$250 for the third offense.

Reckless driving (as defined in the policy) will result in a surcharge of \$100 for the first offense; for a second offense, \$125; for a third, \$150.

Other convictions of moving violations (as defined in the

policy) will involve surcharges of \$25 the first time, \$50 the second, and \$75 the third. If you were found to have three such offenses during the first year, your insurance costs would increase by \$150.

There is more to come: Unless there is clear evidence to the contrary, if you are in an accident in any of the following circumstances, you will be found to have been at fault and subject to surcharges: (1) you make a left turn and collide with a vehicle traveling in the opposite direction; (2) you enter a roadway from a parked position, parking lot, driveway, etc., and collide with a vehicle on the roadway; (3) you are left of the center line at the time of a collision, and the other vehicle is right of the center line; (4) you open a door into traffic; (5) you strike a pedestrian; and, finally, (6) any accident involving a single vehicle.

In all situations not described above, a surcharge will be assessed in any accident where you are found to be more than 50 percent responsible or negligent according to the application of the common law rules and the statutes of the Commonwealth of Massachusetts.

It behooves all of us to drive carefully at all times, of course. The new insurance coverage may make us all more aware of that need.

When you park your car, be sure it is within the marked parking lines, or within 6' of the curb if there are no lines. Do not park on sidewalks or across driveways.

Then, if someone else hits your car, you're covered.

Make sure, especially when driving in an unfamiliar neighborhood, that you're not headed in the wrong direction on a one-way street. If you're in doubt, take another route to reach your destination.

Observe yield and stop signs, and remember that a flashing red light requires you to come to a full stop and enter the intersection only if the road is clear, just as a stop sign does.

Give yourself enough room to stop if the car ahead of you halts unexpectedly. Don't tail-gate. You're not a mind-reader.

Reverse with caution. Look behind you. Don't guess about what may be there. If you hit something while you're backing up, or if someone hits you, that's your fault.

Illegal U-turns are just that: illegal. If you have an accident while U-turning in a place other than a designated U-turn-permitted situation (and these are rare), you caused it.

Use caution when making left turns and when entering the stream of traffic. If there's a car coming, wait until the road is clear. And keep to the right of the center line with your wheels straight. The other half of the road belongs to the fellow coming at you. If someone rearends you, and your wheels are turned, you'll be driven into the path of oncoming traffic.

When you park at curbside, make sure before opening your door that no one is coming along who might run into you as you get out of your car, or who might strike your door as it swings open. An on-coming car might swerve towards your parked car, at that moment, to avoid hitting a dog or a child or even an on-coming vehicle that was over the center line.

Watch out for pedestrians. Anticipate the possibility a child may chase a ball rolling into the street, a person may step off a sidewalk at an intersection in order to see better, or even to jay-walk. He does have the right-of-way, even when he's being foolhardy.

Retain control of your car at all times so you can stop before striking any object you may be near. Trees, poles, fences, all take their toll and all suffer damage from moving vehicles as a result of loss of control by operators of automobiles.

Finally, if you are involved in any accident, keep your cool. If you've read your policy you'll know what steps you must take in all possible circumstances. Don't risk cancellation of your insurance because you panicked or weren't aware of your obligations as an insured operator.

Driving a car carries responsibilities along with convenience and pleasure. Your insurance policy is a contract between you and the company. Hold up your end of the bargain; it may mean money in your pocket.