

DO YOU HAVE ROADSIDE ASSISTANCE THROUGH YOUR AUTO INSURANCE COMPANY

1. No: Why would I need roadside assistance?

Are you dressed for work or possibly a night out on the town? Do you want to get dirty messing around with a flat tire, or get fuel spilled on you? Now let's say you have a mechanical breakdown, and now your car must be towed to a repair shop. That is going to cost you more. Towing bills could be high.

Still not convinced why you need it.

- A. Did you know that having roadside assistance you will get service from a licensed and commercially insured provider who can come to you and provide many services to you? Ex: Vehicle unlocks, jump-starts, Tire change, fuel delivery, and towing. no matter if you are at home, or work, or even on the side of the highway.

2. Yes, I do have Roadside Assistance on my Policy,

Great, sometimes you just need that peace of mind knowing you are covered even if you have a vehicle towed to a repair shop, and it helps cover most of the cost.

- A. Did you also know that many insurance companies only allow a certain number of roadside assistance calls before you have to pay out of pocket? Those out-of-pocket costs are paid to your insurance company before service can be requested; that fee could start at \$50 and go up.
- B. Some insurance companies now say that requesting roadside assistance counts as a claim against your policy. The more claims you make, the more it can affect your renewal rates when it's time to renew.

3. Can I call my own roadside assistance company?

Yes, you can. Sometimes calling around to get a quote for someone to come out and assist you with a jump-start, fuel delivery, vehicle unlock, or tire change can cost less than you think, and sometimes less than what you would pay your insurance company if you don't have enough roadside assistance requests available or if you don't have roadside assistance coverage on your policy. Also, by calling a local roadside assistance company, you're helping a small business owner. They can often look at your vehicle and tell you if there are other services they offer, and sometimes even recommend a service shop.

PLEASE NOTE THIS INFORMATION IS FOR YOUR INFORMATION ONLY AND BoNics Roadside Service is not a licensed insurance company. We cannot advise on insurance policy changes or any related insurance questions. Please call your insurance agent about those questions and concerns.

Please check with your insurance agent to confirm this information as all insurance companies are different and have different rules and policy information,