

# Ask the Experts: Assistant Professor Paul Traynor talks accident forgiveness

Is Accident Forgiveness worth paying for?



Accident Forgiveness programs vary depending upon the insurance carrier so policyholders should read them carefully before making any decisions. Also, understand that these are insurance **programs** and are not part of the policy contract or insurance policy. As a result, the insurance company can interpret them, cancel them or amend them at any time unilaterally.

**Who should consider the availability of Accident Forgiveness when choosing an insurance company?**

These programs are designed to retain good risks for the insurance company so they usually are best used by people who can afford them and have a demonstrated history of accident-free driving. They are not intended to be a substitute for safe driving.

**What are the best alternatives to Accident Forgiveness?**

The best alternative to accident forgiveness programs is to continually drive safely. Do not drive while impaired, do not use your cell phone while driving, observe the speed limit, wear your seat belt, and if you have a history of safe driving, the insurer will take that into account in the event you do have a motor vehicle accident but are otherwise accident-free.

**What do you think is the biggest misconception people have about Accident Forgiveness?**

I think the biggest misconception people have about these programs is that they have the same legally binding authority as an insurance policy. They are not part of the insuring agreement and are interpreted by the insurer without the same type of legal remedies the insured has under the insurance policy. Caveat emptor-Buyer Beware.

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