

Going Green on the Road

If you are thinking about changes to help protect the environment, here are some tips on how environmentally friendly changes could affect your insurance needs.

Driving Less

If you are taking steps to drive less, you could also be saving money. Many insurers use your mileage as a factor when figuring your auto insurance premium. If you are driving less, let your insurer know. You may be eligible for a low-mileage discount.

Also known as telematics, usage-based insurance (UBI) uses technology to track driving habits through smart phones or devices installed in a vehicle. Allowing an insurer to monitor your mileage and general driving behavior can result in lower premiums. These types of programs are not available from all insurers or in all states, nor are they limited to hybrid car owners. Ask your agent what options are available to you.

Be honest when you apply for a new policy or visit with your insurer about your annual mileage. Underreporting your mileage can cause trouble down the road. When reporting a claim, insurers can check your mileage. A discrepancy between your actual mileage and your policy application can void your coverage.

Hybrid Vehicles

Thinking about purchasing a hybrid vehicle? Some insurers may offer premium discounts of up to 10 percent. However, insurance rates for hybrid vehicles tend to be higher due to higher repair and replacement costs associated with hybrids. The coverage provided by a standard auto insurance policy is the same for a hybrid as it is for a standard vehicle.

Renting a Hybrid Car on Vacation

If you're considering a [hybrid rental car](#) for your summer vacation, don't forget to check on the insurance. If you have an auto insurance policy, it's possible it will extend to the rental car, so read your policy before you consider this coverage at the rental counter.

Coverage for a hybrid should be the same as for a standard vehicle, but you should check just in case. Ask the car rental agent if the accident coverage they offer is specifically for the hybrid, and then call your auto insurer to see if your policy has limitations for hybrids.



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