



What's News In Insurance

225 Smith Road
St. Charles, IL 60174
Phone: 630-513-6600
Fax: 630-513-6399

WHAT DO YOU KNOW ABOUT AN AUTO INSURANCE POLICY?

There are basically six different types of coverages. Some may be required by law. Others are optional. They are:

- Bodily Injury Liability, for injuries the policyholder causes to someone else.
- Medical Payments or Personal Injury Protection (PIP) for treatment of injuries to the driver and passengers of the policyholder's car.
- Property Damage Liability, for damage the policyholder causes to someone else's property.
- Collision, for damage to the policyholder's car from a collision.
- Comprehensive, for damage to the policyholder's car not involving a collision with another car including damage from fire, explosions, earthquakes, floods, riots and theft.
- Uninsured Motorists coverage, for costs resulting from an accident involving a hit-and-run driver or a driver who does not have insurance.

Resource: www.dot.state.il.us
Press Release, March 2007

Illinois Department of Transportation (IDOT) Tollway and State Police Warn Drivers to Prepare for Highway Construction Season

CHICAGO – The Illinois Department of Transportation (IDOT) joined with the State Police and Illinois Tollway to remind motorists construction season is about to kick in to gear and warn that tough new laws are on the books that target drivers who flout work zone speed limits and endanger the lives of construction workers and other drivers.

Under enhanced penalties passed by the Legislature and signed into law by Gov. Rod Blagojevich last year, first-time work zone speeders, including those caught on camera, will be hit with a fine of \$375. Two-time offenders are subject to a \$1,000 fine, including a \$250 surcharge to hire Troopers, and the loss of their license for 90 days.

Starting in July, State Troopers will deploy specially equipped vans that can take photographs of drivers speeding in IDOT and Tollway construction and maintenance zones. Tickets will be issued by mail to vehicle owners.