



# INSURANCE

## Matters

### WHAT ABOUT MY CAR?

It seems that you have been scrimping and saving forever but the day has finally arrived. Tomorrow you take delivery of your new Nissan 350Z Roadster.

There is just one minor glitch but you have that covered as well. Just keep working the extra hours planting trees on the weekends and you will be able to afford the hefty monthly payment. It is a small price to pay for the privilege of driving this baby!

Life is beautiful until some loser interprets a red light as a checkered flag. Crash!!! You're livid. How will you be able to plant trees with a broken arm? You can't even perform your day job at the hospital. How are you going to make your car payments on your drastically reduced income?

As for your car, you're told it is not a total loss but will require \$30,000.00 in repairs. That is almost one-half of what you paid for it. You are furious! Who wants a new car with \$30,000.00 of repairs? It's not fair. It's not your fault!!

BC law entitles you to be paid for any loss of income (damages) you suffer as a result of injuries caused by another motorist. Unfortunately these damages are payable at the conclusion of your claim. Depending on your circumstance, you may be entitled to receive weekly disability benefits while you are unable to work. These benefits may be sufficient to meet your monthly payments.

As for your car, your insurer will be obligated to repair it as long as you have collision coverage. If you don't, your claim will be against the at fault driver for your loss.

In a case such as this, the loss you suffer on your car will far exceed the cost of the repairs. Even after it is repaired its value will be substantially diminished as compared to an identical model that has not been in an accident.

You may want to hire a professional motor vehicle inspector to ensure your car is properly repaired. Depending on the circumstance of your case, you may also have a claim for the diminished value of your vehicle.\*



BY MERV SADDEN

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#### **Contact Fulton & Company's Personal Injury Team**

if you've been in a motor vehicle accident or have an insurance question.

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