

Car Pools Have Their Good Points, Shapp Says

Gov. Milton J. Shapp has predicted car pools will become a necessity for the American worker and called upon all Commonwealth agency employees to take the lead in encouraging their immediate formation.

"Much to the dismay of the motoring public, the day of the one motorist per car is over -- a luxury which will take a back seat throughout this nation's energy crisis," Shapp said.

"While it means changing our life style somewhat," Shapp said, "the motorist will find that car pools do have some distinct advantages."

Among these advantages, Shapp said are:

--- Fewer cars on the road, means less gasoline is being used and fewer traffic jams will further reduce gas consumption.

--- Pollution and accidents will be reduced.

--- Car pool participants can save money on gasoline by driving occasionally rather than every day.

--- Insurance costs may be reduced by joining the pools.

To make sure that all motorists understand the automobile insurance implications before forming car pools, Shapp said he has asked State Insurance Commissioner Herbert S. Denenberg to prepare car pool guidelines which follow.

1. Will my automobile liability

insurance cover me if I drive in a car pool?

If you have Bodily Injury and Property Damage Liability coverage, your automobile insurance policy will protect against the cost of liability claims and lawsuits if you injure either the other driver or your passengers.

2. What if I am the sole driver and charge my passengers for gas, oil and general depreciation?

Be careful on how much you charge! If you make a profit (and that's undefined), you could find yourself without any automobile insurance. The problem lies in a little known exclusion. The "Public & Livery Conveyance" exclusion simply means that if your vehicle is used much like a taxi, or bus, you'll have to buy a different and more expensive automobile insurance policy. To be safe, don't charge more than the cost of gasoline, oil and general depreciation.

3. What if I drive one or two days a week and others drive the rest of the time?

You have no problem. "Share the ride" or true car pool arrangements won't leave you without automobile insurance coverage. We would only suggest you make sure the other drivers have proper limits on automobile liability and medical payment coverages.

4. What coverage should we

have?

Bodily injury liability insurance protects you in an automobile accident against the costs of liability claims and lawsuits. When you're driving three, four or five people, you increase your potential liability. So, as a minimum, we'd suggest 100,000-300,000 bodily injury liability insurance. Property damage liability protects you if you negligently damage someone's property - the other person's car for example. We suggest \$10,000 as a minimum. Medical payments coverage is essential. This provides medical-surgical and funeral expenses to anyone, including yourself, if injured in an automobile accident regardless of who was at fault. We recommend a minimum of \$5,000.

5. Do higher limits cost a lot?

No. It's the first 10-20-5 limits which are the most expensive. Higher limits are really quite reasonable. To increase your bodily injury coverage from \$10,000 to \$100,000 per person, increases your bodily injury rates 50 percent. Going from \$5,000 property damage to \$10,000 costs only five percent more, \$500 to \$5,000 medical payments coverage costs about twice as much, but the premiums are low to begin with.

6. What if I can't get automobile insurance from any company?

The "Pennsylvania Auto In-

urance Plan" available through any agent or broker, was designed to provide insurance to anyone with a driver's license and it will provide higher limits of liability and medical payments. It also offers physical damage insurance for your car (comprehensive and collision insurance).

7. Can I get lower premiums if I drive in a car pool?

Yes. At least two companies offer lower rates for car pools. We suggest you ask your insurance company to offer reduced insurance premiums.

8. How much can I save if I stop driving to work altogether?

You can save as much as 30

percent depending on how far you drive now.

9. What about riding with drivers whose ability you don't trust?

If you think they're bad or reckless drivers - DON'T! Don't trust your life to a careless person. We encourage taking defensive driving courses which are already available throughout the Commonwealth. All persons driving state cars must have completed a driver training program.

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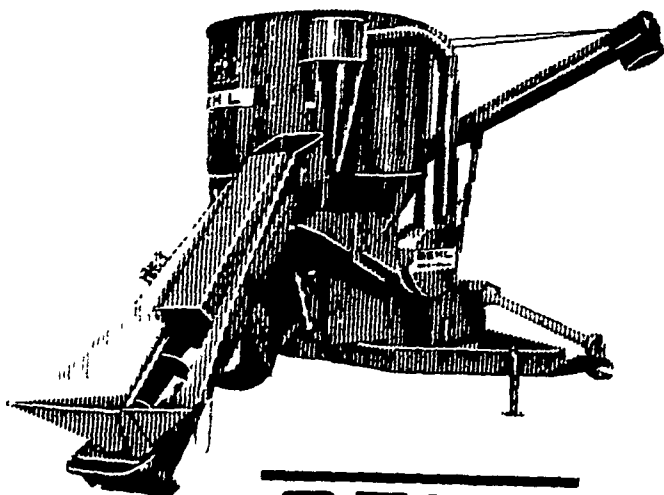
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