



AUTOMOBILE INSURANCE IN THE USA

Automobile insurance companies can charge a wide range of prices. Car insurance rates depend on the following: year, make and model of car; residence location; how much your car will be used; your driving record in the USA, etc. The best plan is to shop around, compare prices, coverage and services. Make sure to ask questions if you do not understand. To drive in the State of North Carolina, everyone needs **LIABILITY** insurance.

IMPORTANT UPDATE: As of October 1, 2006, the North Carolina Auto Insurance Rate Bureau (www.ncrb.org) NO LONGER ACKNOWLEDGES prior driving experience in your home country (unless you are from Canada or Puerto Rico). This applies to ALL INTERNATIONAL DRIVERS who arrived in the United States, purchased a car & bought insurance after 10/1/2006. You will be classified as an *Inexperienced Driver* and therefore have to pay very high fees - roughly \$1,200 for six months of required liability insurance. (However, you may be able to find a lower rate by calling around to a few offices.) Obviously, if you are a brand new driver, you will have to pay the insurance fee for *inexperienced driver* and pay the same premiums.

That said, do contact Nationwide Insurance for a quote. They have now contracted with TITAN insurance and are offering a discount to those with a driving history from their home country. The rates are quite good, especially for couples.

Note: *If you purchase a new car, you will want to purchase **Collision/Comprehensive** insurance in addition to liability insurance. If you purchase collision/comprehensive, then the auto insurance company is required to run a credit check. If you are new to the country you will not have a credit history (which is fine). Therefore you will be required to pay a higher auto insurance rate. There is no avoiding this. You should certainly call around to different companies to compare rates.*

Items Needed to Purchase Insurance Coverage

1. **Valid Driver's License** from home **OR** a valid US Driver's License **OR** a valid US Learner's Permit. Note: You **CAN** purchase a car and auto insurance without a driver's license.
2. **Your Passport**
3. **Funds:** Money to cover first insurance payment. Some companies **do not** accept MasterCard/Visa for payment. You can pay by check.
4. **Driving History:** Some insurance companies **WILL NOT** sell you **COLLISION/COMPREHENSIVE** insurance unless you bring proof of your home country driving history or obtain a US license. Although this is no longer being recognized, **do bring** a government issued letter from your Dept. of Transportation or Motor Vehicles Dept. back home **AND/OR** your Automobile Insurance Company back home stating **your driving history**. Your Driving History should include **date of issue, date of expiry, name of license holder** and **refer to your driving record**.

INSURANCE TERMS: Types of Insurance Coverage

(Taken from State Farm Pamphlet, *What is Auto Insurance?*)

Liability Insurance. Payment for losses you cause while driving. State financial responsibility laws usually determine minimum amounts. This is usually the minimum kind of insurance you can buy.

Medical Payments Insurance. Payment for medical expenses for accident injuries to you and your passengers.

Uninsured Motorist Insurance. Payment for injury to you and your passengers caused by an uninsured or hit-and-run driver.

Collision Insurance. Payment for repair of your car when it is damaged in a collision, even if you're the person at fault.

Comprehensive Insurance. Payment for the repair of your car due to a non-collision loss, such as theft or damage from a storm or vandalism.

Auto Insurance Companies in the Durham Area

Insurance companies and representatives used by international students in the past.

Disclaimer: International House does not endorse any of the companies listed below.

NOTE: If you are a Duke employee, a company called **METPAY** is offering slightly low auto insurance rates. Auto insurance is deducted from your paycheck.
<http://www.hr.duke.edu/benefits/pci.html>

JUNE 2008: Scholars & Graduate Students ONLY: You are eligible for an auto insurance policy from **Chapel Hill Leasing**. Insurance Policy is \$129.00 per month. <http://www.chleasing.com/duke/index.html>

- **Nationwide: Durham**

* F B ASCOTT AGENCY INC

3604 Durham-Chapel Hill Blvd., Durham, NC 27707 tel. (919)489-3737

OR 104 Miami Blvd., Durham – Tel. 919-957-2200

Offers a “Foreign Discount” to anyone who can show proof of driving experience from another country. This includes a Driving License from your home country.

*James W Marshall

2011 Chapel Hill Rd., Durham, NC 27707, 919.493.1418

*Tom Mitchell

1720 Guess Road, Suite 17 (next to Northgate Mall)
Durham NC, 27701 tel. (919) 286-4513

*Leon Patillo

#1506 East Franklin St, Suite 100

Chapel Hill NC 27514, tel. (919) 942-8733

Email: patilll@nationwide.com

Able to give international drivers some credit for driving history.

Good rates for couples.

www.nationwide.com

With Nationwide **you do not** have to get a North Carolina license for liability insurance. However, **if you get full coverage**, you have 30 days in which to get a NC license.

- **Allstate Insurance**

*Gary Weaver, CPCU

3813 University Drive, Durham, NC 27707, Tel. (919) 493-7471

www.allstate.com; Email: GaryWeaver@allstate.com (Gary Weaver)

If you are getting full auto insurance coverage, Allstate **does not** require you to have a NC license. If you keep your home country license, you pay a small surcharge.

*Sherwood Smith or J. Wendell Pitman (Bilingual – Spanish)

3405 Hillsborough Rd, Suite C, Durham, NC 27705, Tel. (919) 309-9146

www.allstate.com; Email: a088408@allstate.com (Wendell Pitman)

If you are getting full auto insurance coverage, Allstate **does not** require you to have a NC license. If you keep your home country license, you pay a small surcharge.

- **AMICA Insurance**

Raleigh Regional Office

Amica Mutual Insurance Company

4800 Falls of Neuse Rd., Suite 320

Raleigh, NC 27609-8140

1-800-24-AMICA (Raleigh center)

1.800.242.6422 (national customer service)

www.amica.com

- **Nationwide: Raleigh**

Michael E Okoli Agency Inc.

Contact: Michael Okoli Jr.

309 West Millbrook Rd. Raleigh, NC 27609

919.786.1960 (office phone)

Michael_Okoli_Agency@nwagent.com

www.nationwide.com

- **Liberty Mutual's LibertyGuard Auto Insurance**

6320 Quadrangle Dr., Suite 110, Chapel Hill, NC 27517, Tel.

919.401.1550; Toll Free: 800.940.9065

www.libertymutual.com

Will accept your home country license as well (translated into English).

- **GEICO**

3501 Capital Boulevard (Suite #103), Raleigh, NC 27604

919.862.1300 (Office Phone)

1.800.861.8380 (National Customer Service)

www.geico.com

- **State Farm Insurance Agency**

Marty Lindsey

1852 Hillandale Road, Durham NC 27705

Tel. 919.479.9671

www.statefarm.com

You will need to show proof of being a NC resident (utility bill, lease, etc.). After providing these documents, you are eligible for liability insurance only. For full coverage you must have had a US driver's license for four years.

- **AAI Whitehurst Insurance Agency**

2806 Guess Road, Durham, NC 27705, Tel: (919) 479-8200

They contract with Nationwide Auto Insurance. With Nationwide **you do not** have to get a North Carolina license for liability insurance. However, **if you get full coverage**, you have 30 days to get a NC license