

Is a GPS Covered by an Auto Policy?

Some may view them as science fiction gone wild. Others see them as indispensable, possibly life-saving tools. Regardless of your feelings about Global Positioning Systems (GPS), they continue to occupy the dashboards of millions of U.S. vehicles each year. The pervasiveness and expense of the technology has drivers asking if their GPS systems are covered by auto insurance.

Personal Auto Insurance

Whether its finding alternative routes to beat traffic or an Italian restaurant for the family, drivers rely on their GPS to get them places without the stress of winding up who knows where with an empty tank, no cellular service and shrieking children.

If you depend on your GPS to maintain safety and sanity in your personal vehicle, you should call your Trusted Choice[®] independent insurance agent and request that your auto insurance policy be endorsed to cover the system; failure to make this request will likely result in no coverage for the system after a loss. This is because most personal auto policies strictly limit or totally exclude coverage for GPS and other electronic devices in your car that are not used to operate the vehicle. Some policies will offer limited coverage for GPS devices that are built into the vehicle by the manufacturer or even some portable systems; however this is not the case for all policies and those that do include coverage are limited.

Business Auto Insurance

Any business person who has ever gotten lost finding a jobsite or received lousy directions to a meeting can attest to the value of a GPS system. Many businesses invest thousands into such systems for the mobile among their ranks—an investment that could be lost if the system is damaged in a crash or stolen.

Similar to personal auto insurance policies, covering a GPS device under a business auto insurance policy likely requires a call to your insurance agent. Your Trusted Choice[®] agent should be able to endorse your policy to include coverage for the GPS system. This endorsement is necessary for most business auto policies—those that do extend coverage to the GPS system will do so only in a limited capacity; still leaving you with a bill for the damage.

Moral of the Story: Call Your Trusted Choice[®] Agent

Regardless of the level of dependence you invest, losing the ability to use your vehicle's GPS system because it is damaged in an accident or stolen is frustrating and expensive. Calling your Trusted Choice[®] agent will help you discover how much coverage your current auto policy will offer towards replacing the damaged system. If your current auto policy does not offer any coverage, your Trusted Choice[®] independent insurance agent can discuss with you how to close this gap.

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