

The Insider

CARSTAR
Quality Collision Service
Spring 2007

THAT'S JUST SHOCKING!

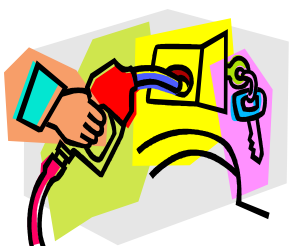
The Question: Can static electricity set my gas tank on fire?

The Answer: It's rare, but it can and does happen!

Remember when you were little and you used to drag your feet across the carpet and then shock your little brother? Ever grab a door handle and get that annoying shock? That same small charge could cause a fire hazard at the gas pump.

The Petroleum Equipment Institute (PEI) began investigating mysterious refueling fires in the mid-Nineties. They learned that static electricity – the same thing that shocks you after dragging your feet across the carpet – can ignite gasoline vapors at the pump.

PEI learned that a build-up of static electricity can be generated by many different sources. They documented fires caused by plastic gas cans, nylon wind breakers, and re-entering your vehicle during refueling. Motorists start pumping gas then get back in their car. Once the tank is full they return to the nozzle with a fresh charge of static build up. They touch the gas pump nozzle which generates a spark. The spark ignites the gasoline vapors.



HOW CAN YOU STAY SAFE?

- * Do not re-enter your vehicle during refueling. If you cannot avoid re-entering your vehicle, discharge any static build-up **BEFORE** reaching for the nozzle by touching something metal with a bare hand -- such as the vehicle door -- away from the nozzle.)
- * In the unlikely event a static-caused fire occurs when refueling, leave the nozzle in the fill pipe and back away from the vehicle. Notify the station attendant immediately.

For more information about this topic or to view a surveillance camera video of an actual incident, visit PEI at: <http://www.pei.org/static/index.htm>



INSURANCE COVERAGE WHEN RENTING A VEHICLE?

How many times have you stood at the rental car counter agonizing over whether or not you should take the insurance the representative is offering? You just can't seem to win the internal war between feeling like you've been suckered and feeling like you're tempting the traffic gods by betting that this won't be the weekend that you "tap" the car in front of you that stopped short at that yellow light. So, what's the right answer? When should you take the additional coverage, and when can you feel confident saying, "No, thanks"?

Obviously, we can't answer that question for you, but we can at least help you make an informed decision by explaining the different types of coverage for you and warning you about a couple of things to watch out for when you do decide to sign on the dotted line. Generally, there are three different options when it comes to rental car coverage. They are:

<p>Collision Damage Waiver (CDW) covers the rental vehicle only. Check to ensure your CDW covers administrative costs and loss of use. Cost: \$14-\$25/day depending on the rental car company and the type of vehicle that you rent.</p>	<p>Supplemental Liability Insurance (SLI) protects against claims from the person(s) whose property you damage or "third-party claimants". Cost: about \$10/day</p>	<p>Personal Accident Insurance (PAI) protects you, your passengers, and your possessions in the event of a loss. This covers your medical bills, and it may also protect you when you are not in the car or cover your possessions if they are stolen from the car. Cost: \$3-\$7/day depending on the rental car</p>
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Keep in mind that each company may have its own provisions/ limitations, and any additional protection that you elect will only be honored if an accident occurs while you are operating the rental car in an approved manner. For example, if you get into an accident while driving under the influence, no additional coverage will protect you.

What happens if you don't take the coverage and you get into an accident?

Don't worry; you probably won't be responsible for the entire repair. The comprehensive and collision liability coverage limits that you have in your own auto insurance policy should cover you just like it would if you were in your own vehicle, it may even cover your deductible.

In addition, many credit card companies offer protection if you present their card at the time of rental, and if you use the same card to pay for your rental at the time of return. If you find that you are covered, you should contact the credit card company so that you are clear about the protection available to you because it is often supplemental coverage that is subject to enrollment, terms, and conditions.



Are you interested in receiving our newsletter by email? Do you have a suggestion for a future article? Have you ever received a piece of advice that made you a better driver? If so, we'd love to hear from you! Please send your ideas, thoughts and questions to: information@clevelandcarstar.com

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