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Getting ready to hit the road this summer? According to online travel platform [Tripadvisor](#), two out of every three Americans are planning on a destination vacation between now and the end of August. Approximately 74% will travel within the U.S. and almost half will drive. That's quite a difference from the "staycations" of 2020. With more cars on the road, the potential for auto accidents is even greater, especially for so many people who have been cooped up at home over the past year and are eager to get away.

LATEST NEWS



What You Need to Know About Auto Insurance

Auto accidents and insurance may not be on your mind as you plan your family vacation this year, but evaluating your coverage may very well be the most important thing you do before you go.

It just so happens that June 28 is designated as [National Insurance Awareness Day](#), which was created as an

annual reminder to encourage people to review their auto, as well as home, life and health policies, to make sure their coverage is up to date. Think the timing is a coincidence? Not so, according to the [Insurance Institute for Highway Safety \(IIHS\)](#). It states that drivers are at a higher risk of becoming involved in a car accident during the warm summer months than at any other time of the year. So, before you get behind the wheel, you might want to evaluate your auto insurance coverage to make sure you, your family and your property are protected in the event of an accident. Still not convinced? Here are some interesting statistics:

- * In 2019, 12.6 motorists, or about one in eight U.S. drivers, were uninsured.
- * Alabama has consistently ranked as one of the worst states in the union for uninsured motorists (19.5% in 2019).

To combat that abysmal ranking, the state enacted the [Alabama Mandatory Liability Insurance \(MLI\) Law](#) in 2013 and the numbers are steadily decreasing. The law mandates that every Alabama motorist must carry liability auto insurance in the amount of 25/50/25 to legally drive, register and maintain vehicle registration in the state. It covers financial costs to people and property that were injured or damaged by the driver:

- * \$25,000 bodily injury liability per person
- * Up to \$50,000 maximum for all bodily injuries per accident
- * Up to \$25,000 for property damage per accident caused by the driver.

Failure to carry the insurance is punishable by law with fines of \$500-\$1,000 and registration and license suspension with possible jail time.

Just how much and what type of insurance is recommended?

Liability coverage is the only legally required car insurance in Alabama. While it pays for a set amount of damages and injuries to another driver, it does not pay for your damages and injuries nor does it pay for costs above and beyond the limits of the liability insurance to the other driver in an accident--which leaves the burden of paying those extra costs on you. For these reasons, it is highly recommended that Alabama motorists expand their coverage by adding important options.

These coverage options are:

1. **Comprehensive:** Protects your vehicle from non-collision risks like theft, weather damage and if you were to hit an animal.
2. **Collision:** If you should collide with another vehicle or object, it covers damages to your vehicle.
3. **Medical Payments:** Referred to as med pay, it helps with medical expenses accumulated by you or those in your vehicle in the event of an accident.
4. **Uninsured Motorist Bodily Injury:** Unfortunately, there will be uninsured motorists that will continue to drive. This coverage helps you with bodily injury expenses if you are hurt by a driver that is not insured and is unable to pay for your damages.
5. **Loan/Lease Payoff:** Referred to as gap coverage, it can be helpful if you are still financing your vehicle that has been totaled in an accident because it covers the difference between your vehicle's actual cash value and the amount you still owe on the loan.
6. **Rental Car Reimbursement:** In the event your car is not operational following an accident, this helps to cover costs with getting a rental until your car is repaired.
7. **Roadside Assistance:** Usually helps with things like battery jumps, towing expenses and flat tire repairs.

Don't make the mistake of playing Russian roulette with your auto insurance coverage. It takes just one accident to destroy you financially, emotionally and physically, not to mention possibly facing legal penalties, if you are not insured or are underinsured. There are times when you may need to hire a reputable attorney to fight your case, but if you are not adequately covered, you still may not recoup what you may have lost in an accident. Be prepared and make sure you and your family are protected before you get on the road. **Safe travels!**



IN HONOR OF FATHERS

As we prepare to honor our fathers on Sunday, June 20th, we thought you might like some interesting facts about the holiday. We wish dads everywhere a very Happy Father's Day!

1. There are more than 70 million fathers in the U.S.
2. A West Virginia church is known to have sponsored the first day honoring fathers in the United States. On June 5, 1908, it held a Sunday sermon in memory of 362 men who died in a local coal mine explosion in December of 1907. It was only a one-time event.
3. The very next year, Sonora Smart Dodd of Spokane, Washington tried to establish an official day equivalent to Mother's Day for male parents and on June 19, 1910, the nation's first Father's Day was celebrated in the state of Washington.
4. By 1916, the holiday celebration had gained momentum. Presidents Woodrow Wilson and Calvin Coolidge urged other states to observe the day, but never issued official proclamations.
5. The Father's Day national movement didn't seem to catch on as strongly as Mother's Day and interest waned somewhat. However, at the beginning of World War II, it experienced a resurgence due to the rise of patriotism as American troops were honored for their sacrifice.
6. It was not until 1972, under then President Richard Nixon, that the day became an official U.S. holiday--58 years after President Woodrow Wilson made Mother's Day official.
7. Today, Father's Day is officially celebrated on the third Sunday of June in the United States and other countries, including the United Kingdom, Canada and India.
8. Australia celebrates Father's Day on the first Sunday of September while Norway, Sweden and Finland recognize the second Sunday in November as Father's Day.
9. In other Catholic European and Latin American countries, fathers are honored on St. Joseph's Day held on March 19 each year.
10. It is estimated that over one billion dollars are spent every year on Father's Day gifts in the United States.

Celebrating Our National June Holidays



Codenamed Operation Neptune, the naval component of Operation Overlord, the D-Day invasion began in the early hours of June 6, 1944 in Normandy, France. This military operation, commanded by General Dwight D. Eisenhower, launched the successful invasion of German-occupied Western Europe during WWII. It included more than 5,000 ships and landing craft carrying 156,000 American, British and Canadian troops that landed on five beaches along 50 miles of the region's coast. It is one of the largest amphibian assaults in history. More than 11,000 aircraft were mobilized to provide air cover and support for the invasion. The D-Day beach landings are also known as the "beginning of the end of war in Europe." By late August 1944, all of northern France had been liberated, and by the following spring the Allies had defeated the Germans.



On June 14, 1777, the Second Continental Congress passed a resolution stating that "the flag of the United States be 13 stripes, alternate red and white," and that "the union be 13 stars, white in a blue field, representing a new constellation." In 1885, Bernard Cigrand, a small-town Wisconsin teacher, organized and led his school in the first formal observation of flag day. He continued to advocate for an official national observance of the flag to be held annually on June 14. In 1916, President Woodrow Wilson officially established June 14 as Flag Day. On July 4, 1960, President Eisenhower joined seventeen-year-old high school student Bob Heft, who created the flag design we have today as part of a class assignment, and raised the 50 star re-designed flag for the first time.

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Talk To Us

