



## [Online Auto Insurance Adds New Answer to List of FAQs](#)

*OnlineAutoInsurance.com has added the answer to a frequently asked auto insurance question*

*Online PR News* "01-July-2010" Consumers who visit OnlineAutoInsurance.com will see that a new frequently asked question has been added to the home page. There are numerous questions that individuals may have when it comes to the many areas pertaining to car insurance and having access to the answers can be very valuable in helping motorists understand just how the policies work for them when protecting against certain risks.

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The newly added FAQ answers a common question asked by many individuals in regards to how auto insurance companies determine when a vehicle is a total loss following a traffic accident. Unfortunately, accidents occur everyday and some can cause significant damage to a persons automobile; many may wonder if there vehicle will be declared a total loss.

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The brief answer to when a company will 'total' an automobile is when the cost to repair the vehicle would seem to be impractical; this is usually at the point when repair costs exceed the value of a car or exceeds a certain threshold or percentage which is determined by the guidelines of an insurer or in some cases the state where the vehicle is insured.

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Consumers should also be aware of their rights following a total loss which may vary by state and should check with their particular state if they have any questions. For example, in Oregon the policyholder must be given a written notice explaining the total loss, how values are determined and instructions to follow if a motorist disagrees with the payment offer given by the insurer.

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Source: [http://insurance.oregon.gov/consumer/consumer-tips/4845-4\\_vehicle-total-loss.pdf](http://insurance.oregon.gov/consumer/consumer-tips/4845-4_vehicle-total-loss.pdf)

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To get the full answer to the question of how insurers determine if a vehicle is a total loss consumers can visit <http://www.onlineautoinsurance.com/learn/> and also view a wide range of FAQs which are updated on a regular basis.

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## **Media Information**

John Pirro

[john@onlineautoinsurance.com](mailto:john@onlineautoinsurance.com)

<http://http://www.onlineautoinsurance.com/>

9431 Haven Ave #201

Rancho Cucamonga  
CA  
91730  
United States