

Confrontation with a pothole can be a costly one

Meaghan McDermott, Special for USA TODAY - FRIDAY, MARCH 13, 2015

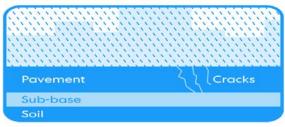


According to Farmers Insurance, there are nearly a half-million insurance claims for pothole damage every year. Generally, damage or crashes caused by potholes are covered under traditional collision insurance, but check with your agent to make sure.

Some municipalities will also offer reimbursements for pothole-related damage. But there are strict criteria — if they do consider reimbursement, it must be for damage caused by a pothole that was previously reported to them and not repaired in a timely manner. Laws also vary from state to state.

The best way for highway departments and road crews to know where the potholes are and get them fixed is for citizens to report them.

HOW POTHOLES FORM



Moisture (rain and snow) seeps through cracks in pavement and/or the pavement sub-base.



The water freezes and expands, making the cracks larger, and creating space for more moisture to collect. When the water freezes, it pushes pavement up and apart.



When temperatures rise, the thaw leaves cavities in the pavement. As traffic drives over the cavities, pavement is loosened and crushed, creating a pothole.

POTHOLE DAMAGE: THE TOLL





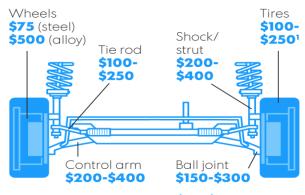
ROAD REPAIR

The annual road repair cost to the average urban driver is **\$444**. That's **\$94 billion** nationwide.



AUTO REPAIR COSTS

Common passenger car repairs that can result from poor road quality:



Wheel alignment \$75-\$150

1 – Includes mount and balance

SOURCES: Snow and Ice Cooperative Program of the American Association of State Highway and Transportation Officials, **TRIP**, AAA, Independent Insurance Agents & Brokers of America

Joan Murphy and Frank Pompa, USA Today

