

# 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



## POTHOLE DAMAGE: THE TOLL



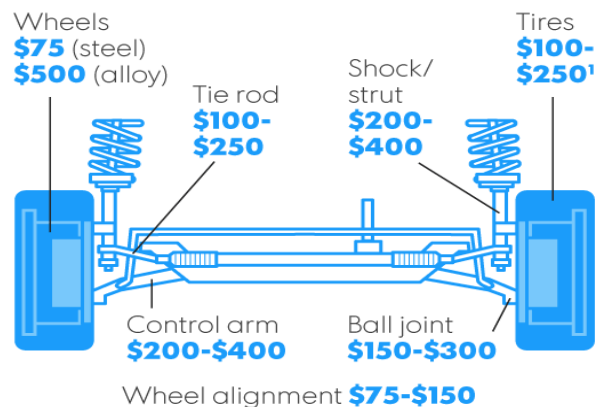
**ANNUAL COST FOR POTHOLE DAMAGE**  
Nearly **\$6.4 billion**



**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:



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