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.