

Get The Right Insurance For The Adaptive Controls In Your Vehicle!

By Eric Keerbs

Introduction

Do you have adaptive controls in your vehicle? Do you know someone that does? It's important to ensure *appropriate* auto insurance coverage before a wreck occurs!

Adaptive controls range from simple pedal extenders to a minivan modified for a wheelchair lift – and include a lot of items “in between.” Adaptive controls *might not* be covered adequately with your typical car insurance policy – a lesson that I learned recently!

The “TLDR” summary: (1) tell your insurance agent or insurance company about the adaptive controls; (2) and ask them how much of the cost is covered if the vehicle is a total loss; and (3) ask what coverage they offer, and at what price. Don't be surprised if you do not get immediate answers, and be prepared to advocate for your situation.

My Situation

My spouse and I owned a Dodge Caliber that was set up with hand controls for our son, who experiences spina bifida. The hand controls cost about \$2,300 to install in the car. Figures 1 and 2 show the set of controls similar to what we put in our Caliber.



Figure 1: Hand Controls
(Brake and Twist Throttle)

The car was wrecked and declared a total loss – over \$5,000 in damage to a car worth \$6,100. My insurance only offered me \$380 for the hand controls in the car. I complained in writing, and my insurance company found an Endorsement for Vehicle Modifications in my policy that paid an additional \$1,500 to replace the

hand controls. I salvaged a \$200 part from the wrecked car. My total out of pocket cost for a new set of hand controls was lowered to \$220.

Before the wreck, I had increased Rental Car coverage on the Caliber to cover \$50 per day / \$1,500 per claim. At the time the claim closed, my insurance paid \$1,498, and I paid an additional \$1,400 to rent a vehicle for 38 days. We had no choice – my son needed a car to get to work and to college classes.

About The Author

Eric Keerbs (pronounced “kerbs”) is a father of two children – Evan, who experiences spina bifida, and Danielle, who experiences normal syndrome. Eric is an advocate for individuals with different abilities, and first learned about the challenges these individuals face through a friendship that started during his high-school years with a young lady who also experiences spina bifida.

Eric's day job is with a large truck manufacturing company, where he participates in activities to design and service electrical and electronic controls used on these vehicles.

Eric's hobbies include auto repair, bicycling, amateur (ham) radio, and teaching his son how to be responsible with his time and money.

Eric, his spouse Kathy, and Evan live in Battle Ground, Washington – a short distance away from Vancouver, Washington.



Figure 2: Steering Wheel Spinner Knob

Disclaimer

I am *not* a licensed insurance salesperson. The information presented below is based on my experience dealing with my insurance company. Most companies will likely use similar terms.

Step 1: Define Your Transportation Needs Before A Wreck

Carefully consider these questions:

1. What is the vehicle used for, and how many days a week is it used?
2. If the vehicle is wrecked and *repairable*, what transportation alternative will be used while it is being repaired?
3. If the vehicle is a total loss, what would be done to replace the vehicle?

Having those questions answered will help with the next step.

Step 2: What Are Your Transportation Alternatives?

After you have evaluated your current transportation situation, you can consider transportation alternatives. Available alternatives may direct you to different insurance coverage.

If your transportation needs *while* a vehicle is being repaired or replaced can be met by public transit or public para-transit services, then the daily out-of-pocket cost will be low, and you *might not* need Rental Car coverage.

At the other end of the spectrum, if you'll need a taxi service on a regular basis or a rental vehicle, you likely *will* want to consider rental car coverage. Daily rates can range from \$30 (taxi, Uber, Lyft) to \$225 (lift-equipped minivan) per day.

Step 3: What Is The Replacement Cost Of Your Adaptive Controls?

If your vehicle is totaled in a wreck, do you know what new adaptive controls – similar or identical to what's in your vehicle now – will cost? Get a quote from a company that installs adaptive controls, and keep that in your file for future reference.

In the event of a total loss, you might get lucky and find a used vehicle with adaptive controls already installed. However, it's more likely that you will need to find a suitable *unmodified* vehicle and then have new adaptive controls installed.

Step 4: Determine What Your Insurance Covers

Look at your auto policy declarations page – it's usually among the first few pages of your policy documents. This page will tell you what coverage you have and the coverage limits – the maximum amount your insurance company will pay – for each coverage. If you have Collision and Other Than Collision coverage, you will also see your deductible – the amount you will need to pay before your insurance company will pay anything.

If you have Collision and Other Than Collision coverage, determine if you also have Rental Car coverage. *I think* Rental Car coverage *requires* Collision and Other Than Collision coverage. If you have Rental Car coverage, find your daily reimbursement and maximum reimbursement limits - for example, \$20 per day / \$600 maximum.

If you carry Collision and Other Than Collision coverage, your policy *may* also have an *Endorsement for Customized Equipment*. You *may* need to dig into your policy documents to determine the amount of coverage. Not all companies provide this coverage automatically, and with my policy, information about the Endorsement was buried deep in the policy documents.

Step 5: What Should Your Policy Cover?

There is no “right” answer to what coverage you should carry. I understand that *cost* is an important factor to consider. I think of insurance coverage as a bet: how much can I afford today to avoid a significant unexpected expense if something happens?

If you are not able to afford Collision and Other Than Collision coverage, or a vehicle with adaptive equipment is a *luxury* and not a *necessity*, carrying *only* Liability insurance is the least expensive way to insure your vehicle. Liability insurance does not pay for damage to your vehicle if you are in a wreck and are determined to be at fault.

If a vehicle with adaptive controls is a *necessity*, Collision and Other Than Collision coverage are a good idea. It's *required* if your vehicle is leased or financed. You can increase your deductible to reduce the cost of this coverage, ask your insurer what deductibles they offer.

If your backup transportation plan requires private transportation services or a rental vehicle, then Rental Car coverage is needed, too. Using your estimate of the daily or weekly cost of transportation, ask your insurer about coverage that comes close to meeting your estimated costs.

Finally, depending on your insurance company and the coverage you currently have, you *may* want to consider adding or updating an Endorsement for Vehicle Customization. Ideally, this Endorsement will offer more coverage than the cost of installing a new set of adaptive controls. Your insurance company probably offers different coverage levels, starting around \$1,500 and increasing up to \$30,000.

Where Will You End Up At?

With my son's new car, which is financed, we carry both Collision and Other Than Collision coverage. I increased the Endorsement for Vehicle Customization coverage on his car to \$3,000 to cover hand controls, and increased Rental Car coverage on his car from \$50 per day/\$1,500 per claim to the maximum available coverage of \$5,000 per claim (with no daily limit).

Appendix A – “Rental Car” Coverage Levels

My insurance company uses the “ISO Standard Policy,” which was developed by Countrywide Insurance, to create insurance coverage. During my appeal of my auto policy claim, I was *not* trying to learn about the ISO Standard Policy, though the manager of the claims department provided this information to me.

Based on the ISO Standard Policy, my insurer offers several coverage levels for Rental Car coverage. I’ve added my comments about what a particular coverage level will pay for.

1. Basic coverage: \$20 per day / \$600 per claim limit. At this level, you can cover public transit or a short trip by taxi, Uber/Lyft, or maybe by a private transportation service.
2. \$50 per day / \$1,500 per claim limit will cover a minivan *without* any adaptive equipment; or longer-distance taxi, Uber/Lyft, or private para-transit service rides. This coverage *may not be enough* for a vehicle with hand controls if the rental will last more than 28 days.
3. \$100 per day / \$3,000 per claim limit will cover a longer-term rental vehicle with hand controls. It may also cover a wheelchair lift-equipped minivan if you are a good negotiator.
4. No per day limit / \$5,000 per claim limit will cover a wheelchair lift-equipped minivan for at least a month. I’ve looked online, and daily rental prices are anywhere from \$150 a day to \$225 a day, depending on where you live, through Braun Mobility and United Access (October 2021).

Note that any transportation option *other than* a rental car from a large rental car company will (1) require you to pay out-of-pocket and then (2) submit receipts for reimbursement.

Appendix B – Interesting Things I Learned During My Experience

All *major car rental companies* are required by ADA to provide hand controls. However, (1) they require at least 2 business days notice; (2) you *need to call the local rental counter* that you will use, as online booking is *not* reliable; and (3) you may have no choice about what vehicle you can rent. In late 2021/early 2022, at the time I wrote this document, Enterprise Rent-A-Car only installed hand controls in a Nissan Rogue, which cost \$50 per day.

Newer vehicles have knee bolster airbags located *under the steering column*. Whether the installation is temporary or permanent, the knee bolster airbag is disabled (by installing a squib, a device that fools the SIR system into thinking an airbag is present) during professional installation.

Some individuals with disabilities use “portable” hand controls and don’t bother with reserving a special rental vehicle. This isn’t a good idea because rental car fleets have newer vehicles with knee bolster airbags, and a wreck will turn the portable hand controls into a projectile that could cause serious injuries.

It is not always possible to cover the worst case, no matter what you do. A large number of vehicle component shortages have occurred in late 2021 and early 2022, including tires, electronics, cast iron and cast aluminum parts. As a consequence, repair parts for some vehicles were forecast to take more than *6 months* to ship to a dealer or repair facility at the time this document was written.

Salvaging existing pedal adapters and mechanical hand controls *might* be possible. Check with your local adaptive equipment installer. However, systems using an electronic throttle pedal (such as the twist throttle pictured in Figure 1) require special tools to disconnect the electrical cables, and there is an electronic control box that must also be removed. Removing this type of control system is best left to an adaptive equipment installer, and may end up costing more than replacing the controls.

Many auto manufacturers have a “mobility assist” program that will reimburse part of the cost of adaptive controls. The program name is not consistent from manufacturer to manufacturer. Mobility assist programs apply *exclusively* to new vehicles. The reimbursement amount varies among manufacturers – one manufacturer offered \$500, another offered \$1,000.

Finding information about a mobility assist program on a vehicle manufacturer’s website can be *really difficult*. Sometimes, it can be found by searching for “mobility assist” from the manufacturer’s main page. Sometimes, it can be found by navigating to a Customer Service area and searching. And sometimes, it is necessary to type “<vehicle brand> mobility assist” in an external search engine. Replace <vehicle brand> with the brand of vehicle.

Do you have more than one vehicle? You *do not* need to carry the same Collision, Other Than Collision, Rental Car, or Endorsement for Vehicle Modification coverage on each vehicle.