

If you have a car that is tagged in the state of North Carolina, then you almost certainly have a [NC auto insurance policy](#) to cover that car.

While car insurance seems like a necessary evil, there is a hidden gem of a coverage in there that might be something that could come in handy for you.

At

[Clinard Insurance Group in Winston Salem, NC](#)

, we want all insurance consumers to be informed consumers so take a moment to read this short article to discover and inexpensive coverage that might be a big help to you someday.

The coverage that many people don't know about but might be of great benefit to them is called towing and labor coverage. This is an add on benefit to your policy that will pay the costs of towing your car after a breakdown or accident, or pay the cost to of labor to have a mechanic come out to your vehicle breakdown site and help you get your car started again.

So if you needed a jump start and had to call a mechanic for help, the labor costs associated with this would be covered and if they had to tow your vehicle, then the towing charges would be covered as well.

So what does this cost? In North Carolina the towing and labor coverage on your policy has three different limits so first of all you must choose the limit that will apply to any one breakdown event. Your choices are \$100, \$50, and \$25. The cost per year, per vehicle are \$6 for the \$100 limit, \$4 for the \$50 limit and \$2 for the \$25 limit.

Remember that in order to add this coverage to your policy, you must have comprehensive coverage or collision or both on that vehicle beforehand.

You might be thinking that this is not such a great deal because if you file a claim, then the insurance company will probably just raise your rates. Not true. Insurance companies in NC cannot raise your premiums for filing towing and labor claims.

If you file too many claims, their only option is to remove the towing and labor coverage from your policy.

High claim frequency for just towing and labor coverage will almost never impact the general underwriting opinion of your full auto policy in the company's eyes.

So take a moment to pull out your [auto insurance policy](#) and check to see if you have towing and labor coverage. If you think this coverage is a good deal and might benefit you, call your agent and ask them to add the coverage. In some cases, the additional premium for adding this protection will be below the insurance company's billing threshold so you won't even be charged until the next renewal.

At [Clinard Insurance Group in Winston Salem, NC](#) , we specialize in helping families all across North Carolina with their insurance needs. I

f we can be of help to you, or if just want a no charge insurance "second opinion" on [your car insurance](#)

or your

[home insurance](#)

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