

Make Sure that your Automobile Insurance is not Expired
By Rudy Wartella

Has your Automobile Insurance Expired?

Is your automobile insurance current? When does it expire? On Okinawa, it is extremely important to have current insurance. United States Forces Japan and US Army Japan requires that we carry an additional amount of personal injury and property damage liability insurance (PDI), and Japanese Compulsory Insurance (JCI) is required on all personal vehicles, **but do you know when each policy expires?**

Expired insurance is like having no insurance – you are not financially covered. Also, you face suspension of your driver's license, fine, possible UCMJ or administrative action, and of course are responsible for any loss that would normally have been covered by insurance. Some insurance companies on Okinawa do not send notice to drivers to remind them of expiring JCI, PDI, or inspection requirements. If your insurance company does, you are fortunate; but do not rely on those postcard reminders from your insurance company as they do not always make it to your mailbox.

Army rules on suspension of driver's licenses are different from the USAF and USMC rules. Paragraph 2-1c4 of USARJ Supplement 1 to AR 190-5 states: "Failure to maintain this required insurance will result in the suspension of driving privileges for a period of 1 year." I have witnessed Army people have their license suspended for having expired insurance. In each case, the person did not realize that their insurance was expired until after they were involved in an accident or their insurance information was checked by an installation gate guard. Those who were involved in accidents often had to pay thousands of dollars out of their own pocket to compensate for the damage they caused. Additionally, vehicles that are not properly insured can be denied compensation under the Army Claims regulation if the vehicle is damaged by theft, vandalism, or natural disasters, such as typhoons and floods. Please take this time to look at your insurance policies to see if yours is expired.

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