

Honda Expands Recall for Defective Airbags

Honda Motor Company recently expanded its recall for vehicles identified as having defective airbag inflators. Given the potential severity of injury due to this defect, Honda is providing replacement vehicles until repairs can be completed. In some instances this is taking several months due to limited availability of replacement parts.

For Personal Auto policies written in Maine, policy language limits the amount of time a rental vehicle will qualify for comprehensive and other than comprehensive coverage (Coverage Part D) to 45 days. Patriot Insurance will extend physical damage coverage to these long-term temporary substitute vehicles until repairs are completed even if beyond the 45-day coverage limitation.

At this time, this coverage extension applies to replacement vehicles provided to Acura and Honda customers impacted by the manufacturer's inflator recall.

Should this issue expand to other auto manufacturers, we will update you at that time.

If you have any questions, please contact your Field Manager or Underwriter or feel free to contact me at Alan.Small@fmins.com or at (866) 460-1776 Ext. 1805.