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Why Buy Auto Insurance?

What is auto insurance?

Auto insurance protects you against financial loss if you have an auto accident. It is a contract between you and the auto insurance company. You agree to pay the auto insurance premium and the auto insurance company agrees to pay your losses as defined in your policy.

Auto insurance provides property, liability and medical coverage:

- Property coverage pays for damage to or auto theft of your car.
- Liability coverage pays for your legal responsibility to others for bodily injury or property damage.
- Medical coverage pays for the cost of treating injuries, rehabilitation and sometimes lost wages and funeral expenses.

An auto insurance policy is comprised of six different kinds of coverage. Most states require you to buy some, but not all, of these coverages. If you're financing a car, your lender may also have requirements.

Most auto policies are for six months to a year. Your auto insurance company should notify you by mail when it's time to renew the auto insurance policy and to pay your auto insurance premium.

Source: Insurance Information Institute, Inc. www.iii.org

What is in a basic auto insurance policy?

Your auto insurance policy may include six coverages. These auto insurance coverages are priced separately.

1. Auto Insurance Coverage should include Bodily Injury Liability

This auto insurance coverage applies to injuries you, the designated driver or auto insurance policyholder cause to someone else. You and any family members listed on the auto insurance policy are also covered when driving someone else's car, automobile, truck or SUV with the primary driver and policy holders permission.

It's very important to have enough auto insurance liability coverage, because if you are involved in a serious auto accident, you may be sued for a large sum of money. Definitely consider buying more auto insurance than the state-required minimum auto insurance coverage to insure and protect valuable assets such as your home and personal savings.

2. Comprehensive Auto Insurance Coverage should include Medical Payments & Personal Injury Protection (PIP)

This type of auto insurance coverage pays for the treatment of injuries to the driver of the automobile and automobile passengers of the auto insurance policyholder's car. At its broadest, Personal Injury Protection PIP auto insurance coverage provides payment of medical bills, lost wages and the cost of replacing employment services normally performed by someone injured in an auto accident. Auto insurance coverage that includes Personal Injury Protection may also cover funeral costs.

3. Request Auto Insurance Coverage that include Property Damage Liability

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This coverage pays for damage you (or someone driving the car with your permission) may cause to someone else's property. Usually, this means damage to someone else's car, but it also includes damage to lamp posts, telephone poles, fences, buildings or other structures your car hit.

4. Auto Insurance Coverage should provide Collision Protection

This coverage pays for damage to your car resulting from a collision with another car, object or as a result of flipping over. It also covers damage caused by potholes. Collision coverage is generally sold with a deductible of \$250 to \$1,000—the higher your deductible, the lower your premium. Even if you are at fault for the accident, your collision coverage will reimburse you for the costs of repairing your car, minus the deductible. If you're not at fault, your insurance company may try to recover the amount they paid you from the other driver's auto insurance company. If they are successful, you'll also be reimbursed for the deductible.

5. Comprehensive Auto Insurance Coverage also includes Theft and Property Damage Provisions

This coverage reimburses you for loss due to theft or damage caused by something other than a collision with another car or object, such as fire, falling objects, missiles, explosion, earthquake, windstorm, hail, flood, vandalism, riot, or contact with animals such as birds or deer.

Comprehensive auto insurance is usually sold with a \$100 to \$300 deductible, though you may want to opt for a higher deductible as a way of lowering your premium.

Comprehensive auto insurance will also reimburse you if your windshield is cracked or shattered. Some auto insurance companies offer glass coverage with or without a deductible.

States do not require that you purchase auto insurance collision or comprehensive auto insurance coverage, but if you have a car loan, your lender may insist you carry it until your loan is paid off.

6. Auto Insurance Policy Inclusion for Uninsured and Underinsured Motorist Coverage

This coverage will reimburse you, a member of your family, or a designated driver if one of you is hit by an uninsured or hit-and-run driver.

Underinsured motorist coverage comes into play when an at-fault driver has insufficient auto insurance to pay for your total loss. This type of auto insurance coverage will also protect you if you are hit as a pedestrian.

Source: Insurance Information Institute, Inc. www.iii.org

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