

What Kinds of Auto Insurance Do You Need?

Are you new to the world of auto insurance? Puzzled about what coverage to get? Its actually very simple. You just need to add a few new phrases to your vocabulary:

The two most important kinds of auto insurance are Property Damage Liability and Bodily Injury Liability. If you are responsible for a car crash, Property Damage Liability covers the property damage you caused, and Bodily Injury Liability covers injuries you caused to the other people involved. In this era of skyrocketing medical bills, it is important to have sufficient Bodily Injury Liability. And when cars frequently cost \$25,000 or more and roadside property can be even more expensive, having enough Property Damage Liability insurance is absolutely essential to protecting your personal financial assets. Many states have a legal minimum, but dont settle for the bare minimum if you can afford more. Extra coverage can cost surprisingly little.

Whether or not you are at fault, collision coverage will pay for damage to your own car. Collision coverage usually comes with a deductible, and the larger the deductible is, the lower the cost for collision insurance is.

Comprehensive auto insurance covers damage to your car from events other than collisions. Storm damage, vandalism, theft, and damage from hitting animals are among the types of damage covered by comprehensive insurance. Sometimes window glass is covered in comprehensive insurance, and sometimes it is not. Read your policy thoroughly, and consider getting extra insurance to cover glass if your comprehensive insurance does not cover it.

These are the most common and basic kinds of auto insurance. There is also a wide range of types that are less common, such as Uninsured Motorist Property Damage insurance. This type of insurance is uncommon in states where all drivers are required to have auto insurance, such as Massachusetts, and more common in states where auto insurance is not mandatory. Before you pay for Uninsured Motorist Property Damage insurance, find out what percentage of drivers are uninsured in your area. You may find that buying this kind of insurance is pointless, or it may be one of the best investments you can make.

When in doubt, remember that your level of auto insurance coverage is not carved in stone. If you sign a contract and then decide you need more or less coverage, you can always return to your insurance agent and have your policy changed. Removing coverage may be harder than adding it, but most companies will allow you to reduce your coverage as long as you are above the legally required minimum amount of coverage. So do not assume you are fixed into a certain level of coverage after you have received your policy; think about how much you really need, and adjust your auto insurance to suit your best interests if new information makes you change your mind. [Auto insurance](#) may be expensive, but it is priceless when you realize how important it is to your and the other drivers futures. See More [Car insurance quotes](#) |

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