

## Auto Insurance for New Drivers

Are you new to the world of [auto insurance](#)? Puzzled about what coverage to get? Its not all that complicated. 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 cause a car accident, Bodily Injury Liability pays for any injuries you cause the other people involved, and Property Damage Liability pays for any property damage you caused. In a day when medical bills can easily reach six figures, it is vital to have enough Bodily Injury Liability coverage. And when cars easily cost \$20,000 and other roadside property can run even higher, it is important to have the right amount of Property Damage Liability insurance as well. Many states have a legal minimum, but dont settle for the bare minimum if you can afford more. Extra coverage can cost surprisingly little.

Collision coverage covers damage to your own car when your car is in an accident, whether or not you were at fault. The larger the deductible you choose, the less your collision coverage costs will be.

Collisions are not the only way a car can be damaged. Comprehensive auto insurance insures your car against non collision damage. Theft, vandalism, storm damage, damage from hitting deer, and so forth are covered. Window glass, a frequently broken item that can be expensive to replace, is sometimes covered by comprehensive insurance, but not always. If your comprehensive policy does not cover glass, give serious thought to buying separate glass insurance.

These are the essential and most common types 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. Depending upon what your area is like, insurance against damages caused by uninsured drivers may be an excellent investment, or it may be pointless.

When in doubt, remember that you can always change your auto insurance coverage after you sign a contract and decide you would be better off with a different level of coverage. It is easier to add coverage than to subtract it, but most companies will also allow you to remove coverage as long as you do not go below the legal minimums. 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. It may be expensive, but it is an investment in your and the other drivers futures.

## About the Author

For more on [auto insurance](#), stop by [insurancetree.com/auto-insurance](http://insurancetree.com/auto-insurance).

Source: <http://LearnTorre.com>