

## Answers you need on auto insurance coverage in California

After getting auto insurance many questions plague your mind. One of the most pertinent questions is whether your old car that is not much the worth still needs car insurance. In states like California liability insurance is mandatory. You may not of course purchase the collision or comprehensive coverage while going for the car insurance and opting for the cheap car insurance. Generally the cost of repair of old vehicles would be greater than the new ones and in case of damage your insurer may just "total" your vehicle and pay you the cost.

Uninsured and Underinsured motorist, neighbors, and room mate's coverage &ndash;

One of the requirements of car insurance in California is that you need uninsured as well as underinsured motorist coverage through your insurance plan. California State requires that you are covered by minimum liability coverage of \$15,000 per person and \$30,000 for accidents. At times this coverage may not be sufficient and you require much more. In such cases the uninsured and underinsured motorist coverage comes into play.

If you borrow the car of your neighbor and get involved in an accident the insurance will follow the vehicle first and the insurance of your neighbor will be the primary coverage. If anything else remains to be covered your or the driver's coverage under car insurance would be required to be used.

Most of the auto insurance policies including cheap auto insurance California makes provision for giving full or at least limited coverage to someone who was driving your car with your permission. There may be some changes if the driver is residing in your house. You can get the detail on contacting your carrier or agent.

Impact of accidents

A question always nags in your mind whether your car insurance is going to be cancelled if you had an accident. Normally there will be no such exigencies. However in extreme cases your policy may be cancelled depending on the type of accidents, number of such accidents, frequency of occurrence and the state laws. Driving and committing accidents in intoxicated state could cause the policy to be cancelled.

Two types of coverage are there for your car. Comprehensive auto insurance coverage protects your car against man made damages or damages sustained due to natural calamities. Collision car insurance coverage only covers when your car sustains damage being hit by another moving or static object.

When you or the passenger with you sustains injury and it comes to footing medical bills as result the insurance company that covers you can compensate the expenses provided you have a medical payment or personal injury protection (PIP) coverage.

Coverage of newly acquired auto-

Majority of the car insurance and auto insurance policies provide for automatic coverage of a new auto. The policy remains valid when the new one replaces old one. The coverage is the same that you had on your old vehicle. There are usually some specific conditions to be met like the purchase of the vehicle should be duly reported to the carrier or the agent. You must be careful to read your policy and the terms and conditions therein since some policies do not provide for automatic coverage.

## About the Author

If you are plagued with several questions relating to your car insurance or auto insurance coverage and you are not able to get the answers, log on to this website that provides you all information on [car insurance](#), auto insurance, [cheap car insurance](#), [cheap auto insurance](#), [cheap California auto insurance](#) and everything related.

Source: <http://www.waddyjones.com>