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Is It Time To Reconsider Your Automotive Insurance Policy?

By Elizabeth Newberry

Americans are a busy group of people, and once we take care of something, such as purchasing automotive insurance, we tend to forget about it and move on to the next task. However, purchasing an automotive insurance policy only to neglect it could end up costing you more money in the long run, or even leaving you unprotected. There are times in our lives when we need to stop and evaluate our current automotive insurance policies.

Reconsider your automotive insurance policy when you get married. When two people get married, they can get an automotive insurance policy together, thus spending less money and possibly even getting additional discounts.

Reconsider your automotive insurance policy if you purchase a new car. If you've borrowed money from a lender to purchase your new car, chances are your lender will require you to purchase full coverage insurance. Even if your lender doesn't, your state most likely will. If your automotive insurance policy only covers liability because you own one of your cars, or the car you traded in, you need to increase the coverage of your automotive insurance policy.

Reconsider your automotive insurance policy if you relocate. If you currently live in a quaint little country town that sees very little wrongdoing aside from the occasional cow-tipping, you probably don't have a very high amount of automotive insurance. However, if you're moving to a larger city with a higher crime rate, your car will be more at risk and you should make sure you add the extra coverage.

Reconsider your automotive insurance policy if you're getting on in years. Most insurance companies offer discounts to policyholders who are a certain age - usually 55 years old. If this is you, give your agent a call and find out about discounts you may qualify for.

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Remember, certain tasks are worth completing and forgetting. Taking out the trash is one of them; purchasing automotive insurance is not.

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Leased Vehicles And Automotive Insurance

By Elizabeth Newberry

People have different opinions when it comes to leasing a vehicle and buying a vehicle, but here's the basic gist of it: buying a vehicle differs from leasing a vehicle in that buying a vehicle requires you to pay for the entire vehicle, whereas leasing a vehicle requires you to pay for the amount of the vehicle you "use up" during a set period of time. Simply put, once the time period is up the person leasing the vehicle may decide to buy the vehicle, or move on.

There's no difference, however, in purchasing automotive insurance for bought and leased vehicles. If you lease a vehicle and finance through the dealer or a bank, you're still required to purchase automotive insurance for your leased vehicle. Just because you're only paying for the portion of the vehicle that you use during a specific time period doesn't mean you aren't responsible for repairing the damages to the leased vehicle, or the damages your leased vehicle may inflict upon another person's vehicle, or another person.

For example, if your leased vehicle is involved in an accident that is your fault and involves another party, you're responsible for paying to repair not only the damages to your leased vehicle, but the damages to the other party's vehicle, as well. At the same time, if your leased vehicle is involved in an accident but no other party is involved, you're responsible for repairs to your leased vehicle if the accident was your fault.

Too, your leased vehicle may be involved in an accident that wasn't your fault with a party that doesn't have automotive insurance. By having automotive insurance for your leased vehicle, you are safeguarding yourself against drivers who don't have automotive insurance.

The purpose of automotive insurance is universal. Regardless of whether you buy or lease your vehicle, and regardless of your reasons for buying or leasing, you must still purchase automotive insurance.

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