

Rates for Insurance Updates Car Insurance BAC Calculator

September 17, 2020

September 17, 2020 - PRESSADVANTAGE -

Rates for Insurance has announced that they have recently updated their blood alcohol content (BAC) calculator to make it easier to use and more accurate. The BAC Calculator can show the amount of alcohol that is still in the bloodstream based on the person's sex, weight, the amount of alcohol drank over a certain period of time, and the type of alcohol. However, the answer provided by the calculator is merely an estimate and it is not recommended for use as a definitive solution to drinking and driving. Not drinking before driving is still the best solution, but this BAC calculator can provide an idea of the potential amount of alcohol in the blood. This tool is only one of the resources that have been made available on Rates for Insurance.

Donald Creech, a financial advisor at Rates for Insurance, says, "Our main objective is to educate consumers about the auto insurance industry, the terms and conditions of your policy, and anything that goes into the mandatory and elective types of auto insurance you must carry. Knowledge is power, and consumers should know what they are purchasing."

Rates for Insurance has a goal of helping car owners find the best possible auto insurance for their specific needs. They want to point out that the rates for car insurance premiums can vary widely and are determined by a variety of factors. Gender is a major factor affecting auto insurance premiums. This is because men are more likely to get involved in accidents and have a greater need for insurance. Thus, premiums for men are generally higher compared to women. Also, teenagers have higher premiums because they are regarded as high risk, although the premium may be reduced if they complete a defensive driving course.

Rates for Insurance has conducted research on all of the available auto insurance companies to provide consumers with an impartial view in regard to their services, customer interactions, stability, and more. Their buying guides provide consumers with tips on how to get discounts, find affordable car insurance rates, or get help for a new teen driver. They have also broken down all of the different kinds of insurance so that readers will be able to comprehend their policy and make the most of their coverage. Resources provided by Rates

for Insurance include insurance company reviews, a college student buying guide, car insurance, discounts, and explanations of types of insurance.

There are a number of basic types of car insurance coverage. These are liability coverage, collision coverage, comprehensive coverage, personal injury protection, auto medical payments, and uninsured/underinsured motorist coverage. Liability coverage is mandatory and nearly every state has specified the mandatory minimum amount of coverage. When a driver has liability coverage, this is the one that pays the other driver and the passengers for any damage to themselves or personal property. However, it does not pay for the driver's own repair or medical bills.

Collision coverage is auto insurance that pays for the repair of the car when the policyholder is involved in an accident that causes damage to the car. The coverage is applicable whether the damage was caused by another driver, an object such as a fire hydrant, or another factor such as slick roads in a storm.

Comprehensive coverage will pay for damage to the car due to factors other than an auto accident. While drivers are not required by law to have comprehensive coverage, some lenders may require it for those who are buying a new car as a way to protect their investment.

Personal injury protection (PIP) coverage is for paying the policyholder's medical bills up to the coverage limits, regardless of whether he or she is at fault for the accident. Any other drivers that are listed in the policy, household members, or passengers at the time of the accident are also covered. Auto medical payments coverage is similar to PIP but it only takes care of medical costs.

Those who would like to know more about the updated Rates for Insurance - blood alcohol calculator may want to check out the website, or contact Rates for Insurance on the phone or through email.

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For more information about Rates for Insurance, contact the company here: Rates for Insurance Donald Creech (855) 283-2631 help@ratesforinsurance.com

Rates for Insurance

At Rates for Insurance, we give you inside tips on car insurance rates, impartial reviews of the different auto insurance companies, and we educate and empower consumers so they can navigate the confusing world of car insurance with ease.

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