

Compare A Quote Is Sharing Tips On How To Purchase Auto Insurance In Texas

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Compare A Quote, an insurance consultancy services provider based in Florida, has published an article on its website that offers tips to car owners and business owners in Texas on the best way to compare auto insurance policies to find the one that best matches their needs. Readers can find out more about the entire range of insurance services offered by Compare A Quote by heading over to its website at the link: https://compareaquote.com/explore-products/.

Auto insurance is legally mandated and it is not legal to own a car without auto insurance in almost all of the country. The government has imposed stiff consequences for those who drive without auto insurance. In Texas, those who drive without auto insurance face $175-$350 in penalties for a first-time offense. Subsequent offenses will result in larger fines and the car may also get impounded.

This strict enforcement of the law is because people must pay lots of money in damages if they get into a car accident without it. According to statistics from the Texas Department of Transportation, there were 12,907 serious injury crashes in Texas in 2019 with 15,855 people sustaining a serious injury. Since Texas is an at-fault state, this means that the medical expenses for those almost 16000 people came from the insurance

providers of the parties at fault for those accidents.

The kind of insurance one needs also differs based on the purpose of the kind of vehicle one drives. For example, private car owners need personal auto insurance which covers themselves and one or more family members. Commercial auto insurance is needed for businesses that have a company vehicle or an entire fleet of them. In this case, the company owns and pays for both the car and the insurance. Readers who want to find out more about commercial auto insurance can head over to Compare A Quote?s website at the link: https://compareaquote.com/commercial-auto-insurance/.

The blog post from Compare A Quote then discusses the best way to compare auto insurance policies when considering purchasing one. Different plans will offer different types of coverage. Texas?s minimum amount of liability coverage for each person injured in an accident is $30,000. It must also offer up to a total of $60,000 of coverage per accident. In addition, drivers must also have a plan that covers at least $25,000 of property damage. This is referred to as the 30/60/25 rule. Individuals or businesses looking at auto insurance policies should ensure this type of coverage at a minimum. In case there are any questions, it is recommended to call an insurance agent to gain more clarity about what a plan covers.

Finally, one should consider the cost of the policy based on the premiums they will end up paying every month. The blog post says that one should predetermine what they can afford to pay monthly on their personal or commercial auto insurance in Texas. To add some context, the blog post also shares the statistic that most Texan drivers pay $1,810 per year on personal auto insurance.

A spokesperson for Compare A Quote talks about the best way to determine which insurance provider to choose by saying, ?Before you buy an insurance plan, check out the reputation of the company. You can do this by reading reviews that current and former clients have written. They will let you know exactly how smooth or frustrating their experience was when it came time to file claims with the company. If the insurance company denies a lot of claims, you might want to look for a better option. You might end up paying a little more as a part of your monthly premiums but it will be worth it as you are assured that the company will have your back when you need its help.?

Readers can contact Compare A Quote at (646) 423-2772 or info@compareaquote.com. Readers can also check out the company?s entire knowledge base article on auto insurance by visiting its website at the link: https://compareaquote.com/auto-insurance/.

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For more information about CompareAquote Corp, contact the company here:CompareAquote CorpJames Ortega 6464232772james@compareAquote.com4461 N. Federal HighwayApartment 302Pompano Beach,

Florida 33064

CompareAquote Corp

Compare A Quote LLC is a full-service independent agency headquartered in Florida and licensed in six states. We provide insurance services in
Arizona, Georgia, Colorado, Utah, Texas, Florida.

Website: https://CompareAquote.com

Email: james@compareAquote.com

Phone: 6464232772

