

# Compare A Quote Publishes Blog Post Explaining How To Purchase Auto Insurance In Florida

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Florida-based insurance services company Compare A Quote has published an article that aims to help car owners and businesses in the state get a better understanding of the steps to take while buying auto insurance, whether it is personal auto insurance or commercial auto insurance. Readers who want to go through the company?s entire list of services for personal, auto, commercial, and property insurance can visit its website at the link: https://compareaquote.com/explore-products/.

Since, according to the Florida Department of Highway Safety and Motor Vehicles, there were more than 340,000 accidents on the roads in 2020, it is an inevitability that a car owner or driver will sooner or later get in an accident that can cause minor injuries or damage to the car. Auto insurance is the cushion that allows car owners to continue living life without taking a major financial hit due to, what can be sometimes described in most generous terms as, random bad luck.

Auto insurance is an integral part of the car-owning experience as, in almost every part of the country, it is illegal to drive a car without being insured in some form or another. Auto insurance assures every driver that they won?t go bankrupt with medical expenses or property damage losses if they get into an accident through

their own fault or if they happen to be a victim of another negligent driver.

Florida, unlike most of the states in the country, is a no-fault state. This means that regardless of who is at fault for the accident, all parties involved are required to file claims with their own insurance agency. Therefore, it becomes critical to have an auto insurance policy that provides the most common coverage types that one is most likely to need if they are ever in an accident or suffer misfortune due to an event out of their control such as theft or vandalism.

Personal auto insurance covers vehicles that are privately owned and are not used for business purposes. Commercial auto insurance covers any vehicle if it is used for business purposes, is registered in the name of the business, has commercial plates, is used to transport employees, or is driven by an employee. Commercial auto insurance offers higher liability limits in comparison to personal insurance. Readers who want to find out more about the specifics of commercial auto insurance can visit Compare A Quote?s website at the link: https://compareaquote.com/commercial-auto-insurance/.

The blog post from Compare A Quote says that, in Florida, regardless of which driver is at fault, the insured driver will still need personal injury protection to cover themselves. However, Florida does differ from many other states because a car owner doesn?t need bodily injury liability. In other states, bodily injury liability would usually cover the medical bills of anyone injured due to the accident where the insured was at fault. In Florida, the insured?s personal injury protection will cover them. Property damage liability will cover the costs of any damage to the other driver?s vehicle, or anything that the insured driver hits in an accident. A car owner will need $10,000 coverage on both their personal injury protection and property damage liability. Every vehicle should have continuous coverage, even during periods of inoperability. If one no longer needs the car, they will need to cancel the insurance after they are no longer the registered owner. If the insured takes their vehicle out of state, they will need to maintain insurance. When taking out a policy, a driver who lives in Florida will need to use an insurance provider that?s licensed in Florida.

Compare A Quote is a Florida-based full-service independent insurance services agency licensed in Arizona, Georgia, Colorado, Utah, Texas, and Florida. Compare A Quote claims that it can get its clients ?10 quotes in 10 minutes from 10 insurance carriers.? It can be contacted at (646) 423-2772 or info@compareaquote.com. For more information on auto insurance, the company is encouraging readers to visit its website at the link: https://compareaquote.com/auto-insurance/.

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