Comprehensive Car Insurance Detailed In New Resource

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Chicago, IL based Insurance Navy Brokers is recommending that drivers and car owners consider whether they should get comprehensive insurance coverage for their vehicle. To assist with this, the firm has published an article that describes what comprehensive auto insurance coverage consists of, what benefits it offers and what consequences a driver may face for not having it.

As the article notes, ?Not every car brought into a repair shop was damaged because of a collision. You may find your car vandalized when returning to the parking lot where you left. Or, maybe there was inclement weather, perhaps a tree branch or something else fell on your car. These are cases where collision insurance and liability coverage won?t cover any cost of repairs for personal or auto damages. For auto damage that just couldn?t be helped or was out of your control, comprehensive auto insurance coverage is there for you.?

In simpler terms, comprehensive coverage is meant to cover nearly anything and everything that is not a collision (with some notable exceptions, such as sabotage). This type of coverage is also considered to be opt-in, unlike liability coverage, which state laws make mandatory for every vehicle. Insurance Navy says this is due to the fact that the government expects drivers to pay for the damages to the other vehicle in a

collision, but there is virtually nothing that legally obligates them to pay the same attention to their own vehicle. Rather, it is simply in their own best interests to do so since this will offer the vehicle a great deal of protection from other sources of harm.

There are numerous situations where comprehensive coverage could be of use. Insurers sometimes refer to non-collision incidents that cause damage to a vehicle as an ?act of nature? or ?act of God.? This refers to cases where a falling tree branch, bad weather or similar issue where the car was found damaged after being left parked for some time. Insurance Navy points out that comprehensive coverage also covers other situations, such as when the vehicle is targeted by vandals or thieves or where the other motorist in an accident was underinsured or uninsured.

It is crucial, however, that car owners recognize that comprehensive insurance does have certain exceptions. For instance, comprehensive insurance does not automatically include liability insurance; these are separate packages. Further, while the vehicle itself is covered in the event thieves break in to rob it of any stored valuables, comprehensive insurance does not cover the stolen items. Similarly, it will not cover the legal fees, medical costs and so on associated with incidents that cause damage to the car.

Insurance Navy Brokers recommends that car owners get comprehensive insurance only if required, and there are certain signs they can look out for that indicate whether this form of insurance would be beneficial to their needs. ?Ideally,? the article says, ?if you can?t pay for your auto repairs out of pocket, then you should buy comprehensive insurance. The annual cost isn?t that high, and it can easily save you in the long run. Even if you can afford the cost of repairs, don?t rule the possibility of comprehensive insurance out just yet. There are a couple more things to think about. Like, how much not buying coverage will save you annually in insurance rates, or what the odds are that you?ll require a repair.?

The article continues, ?On average, a driver who doesn?t opt for comprehensive insurance can save up to $200 in a year, assuming that nothing happens to their car. However, the area you live in may change that. Drivers living in areas with high crime rates or a history of inclement weather often purchase comprehensive insurance for this reason.?

The article goes on to describe other situations where comprehensive insurance would be useful, following which Insurance Navy Brokers offers a breakdown of how much it can cost (and what contributes to said cost). Read the full article for more: What Is Comprehensive Car Insurance. Insurance Navy also invites interested parties to get in touch if they are interested in getting comprehensive insurance or learning about any of the firm?s other services.

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Insurance Navy Brokers

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