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All drivers in Washington must be at least insured in order to cover some amount of liability if in case they are involved in accidents. The state uses the 25/50/10 formula. Many people might think that Washington is an expensive state to drive in. From the values stated, this may not just be the case. The formula just means that you have to go down 25000 USD to cater for injury of a single person and 50000 USD that covers all the injuries of the people involved in a particular accident. The 10000 USD is for all types of property damages and in most instances it is for the vehicle. This is ideally the minimal amount that all motorist have to pay so that they can enjoy minimal liability incase of an accident. However, it is advisable to always ensure that you insure with a higher coverage. This is because you do not know what awaits you in that case. You may get involved in an accident and be found at fault.

It is illegal to drive around Washington without auto insurance. The premiums are one big aspect that most motorists consider before they can even decide to get auto insurance Washington. It ideally defines the amounts that the insured have to pay for the motor policy. There are a variety of factors that are used in determining the amount of premiums to charge. The state factors abound in this case. Speed limits in the state are part of the list of factors. Drunken driving is another issue that is considering in the calculation of Washington auto insurance. In the same respect, use of cell phones and presence of open alcohol bottles in your car are some other factors that would have to be factored in.

The general Washington auto insurance average is 1150 USD. This is not a standard value. The premium may be even higher in some large cities such as Seattle. For instance, Seattle drivers will have to pay 1610 USD while those in Spokane would need to pay 1410 USD. Most of the premiums paid on Washington auto insurance would be lower than this range. This just shows the disparity that exists in these allocations and social classes. A car that has the best security features installed in it would generally attract lower premiums as well. The gender of drivers if at all you did not know is a factor that comes in play here. Men are likely to pay more in terms of premiums than the Ladies. This is because they are regarded as high risk drivers. They are more likely to cause accidents.

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