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Why Get Auto Insurance?

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Article published on May 29th 2012 | Insurance

Auto Insurance is kind of like a life insurance but it is done for the car. This insurance provides coverage for any kind of damage that result on auto mobiles. This type of insurance usually covers a lot of things and the coverage depends on the type of insurance policy that has been purchased by the client. In all auto insurances, just like life insurances, the clients have to give a certain amount of premium to the insurance service providers. The amount of premium differs from one client to another as not a few but quite a number of factors are counted.

Unlike life insurance policy, gender pays a major factor to the insurance service providers in determining the premium. It has been seen through research that men are eighty percent more likely than the female counterparts to get involved in accidents and therefore male clients have greater requirements. For this, the insurance service providers charge a higher premium amount to its male clients than women. Age is another factor that is considered. Teenagers and young people tend to get involved in auto accidents a lot than grow ups and therefore they are also liable for higher insurance premiums. However, the insurance service providers are lenient on those teenagers who take defensive driving courses. In USA, many states has even made it mandatory for the teenagers o have defensive driving course certification in order to have auto insurance because of the accident prone nature of teenagers.

The insurance plans for automobiles have customary deductibles that the clients are responsible for before the insurance providers provide the coverage expenses. The amount of deductibles might make the premium amount vary. This type of insurance is a bit different from all other type of insurance because the insurance itself can always be tailored according to the need of the clients and therefore the same type of insurance policy for automobiles can hardly be found. An individual?s need would be different from another individual and this is what brings the diversified characteristics in the insurance for auto mobiles. The policy is carried under liability plans. The liability insurance for auto mobiles actually is the minimum amount required by the laws of different states. This insurance, therefore, can be characterized by a certain amount that has to be given as coverage due to the damages that occur from negligence or any kind of accident. This insurance also follows collision insurance and provides coverage in order to help repair the vehicle that gets into any kind of accident or if the cash value of that particular transport cannot be revived.

There are also automobile insurance policies that are comprehensive in nature. Under this kind of insurance policy, the insurance service provider ensures that the clients get the fees for repairing the vehicles that get damaged due to any kind of situation that is not in any case a collision. For example, through a comprehensive insurance for automobile, you can get coverage if your car gets damaged due to heavy snow, hail storm or due to fire.

Article Source:
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Article Keywords:
life insurance, Insurance Quotes, Life Insurance, home Insurance, Workers Compensation,

Business Insurance, Car Insurance

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