

MAIA Personal Lines
Comprehensive Car Coverage
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Suggested Facebook post

Will your insurance cover the damage if a tree falls on your car? How about if a water main breaks and your car is flooded? Here's what you need to know.

Blow Me Down

Trees and flying debris can do as much damage as a collision

When you think of automobile insurance, do you think of getting into a car wreck? Many do, but there are way more opportunities for damage to your vehicle than just collisions. And without a specific kind of car insurance coverage, you might be left paying 100% of the expenses yourself.

States require drivers to carry liability insurance, but they don't require "comprehensive" coverage, which is the kind of insurance you need to protect against financial loss due to damage caused by something other than a collision. For example, if you are parked on the roadside and a tree falls on your vehicle or a big wind smashes a neighbor's grill into your rear hatch, an auto policy with comprehensive coverage would pay for the cost of your repairs that exceed your deductible up to the maximum limit stipulated under your car insurance policy. That's also the case if there is a flood or a fire that damages your vehicle.

What about vandalism or theft? In both these cases, vehicle insurance for accidents and harm to others will not help you unless you have comprehensive auto insurance. In fact, many comprehensive coverage agreements will also cover some of the possessions in your vehicle if it is stolen or is damaged by something other than a collision.

From windshields cracked by flying rocks, to heavy-handed ice scraping or wiring eaten by vermin, comprehensive coverage added to your car insurance policy can save you from major financial loss. Ask your Trusted Choice® Independent Insurance Agent about it today. You may be surprised how affordable it is!

