

OAI: Virginia's Unusual Auto Insurance Law Highlighted by Recent Reports

Recent reports of citations for driving without proof of coverage in Virginia put the spotlight on the fact that it may be a better idea to just buy a policy.

Online PR News – 27-December-2011– Recent news reports that Virginia motorists are being wrongly ticketed for failure to provide [proof of insurance](#) highlight the state's unusual laws governing vehicle coverage—and the wisdom of just buying a policy and keeping your insurance card handy, according to Online Auto Insurance (OAI).

Virginia law does not mandate that drivers carry proof that they are insured. In fact, the Old Dominion State allows some motorists with relatively clean driving records and enough experience to forgo vehicle coverage and instead pay the state Department of Vehicles a \$500 fee.

The state is one of only a few in which motorists may either opt to prove they have sufficient assets to cover the cost of an accident or pay a relatively low fee that does not provide coverage but allows motorists to hit the road at their own risk.

Source: <http://www.dmv.state.va.us/webdoc/pdf/fr3.pdf>

According to The Associated Press reports, however, some Virginia drivers are being cited for failing to show proof of coverage, with one motorist in Sussex County being slapped with \$110 in fines and court costs earlier this year.

OAI advises drivers to sidestep the hassle and expense of fighting a ticket—even if it's for a violation that does not actually exist—by buying a policy that will allow them to prove they are insured during a traffic stop.

Drivers opting to pay the \$500 fee to go uninsured are basically handing over money to be liable for the damages they cause in a crash. On the other hand, motorists with relatively clean records could pay around that much to get a policy and the peace of mind that comes with knowing that one's assets are protected.

OAI advises drivers in Virginia and elsewhere to not only buy vehicle coverage, but to talk to their agent or insurer about supplementing their policies with enough optional coverage to properly protect them in the event of a serious accident.

To learn more about this and other car insurance issues, readers can go to <http://www.onlineautoinsurance.com/proof/> where they will find informative resource pages and a rate-comparison generator.

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