

Online Auto Insurance Advises Motorists Against Driving Uninsured

Almost all states have mandatory auto insurance laws in place and many require motorists to carry proof of coverage at all times; driving uninsured can get expensive very quickly.

Online PR News – 09-February-2010 Unfortunately, there are a large number of motorists that take the risk of operating automobiles without the proper auto insurance policy in place; this is a risk that should not be taken due to the consequences that can arise from doing so. OnlineAutoInsurance.com would like to inform consumers that by driving uninsured, individuals put themselves in a bad position which can result in fines, license suspension or even worse, an uncovered traffic accident.

In many states, if a motorist is pulled over for a traffic violation or involved in a collision, proper [proof of car insurance](#) must be furnished when requested by a law enforcement officer; depending on the particular state's laws, failure to comply can end in fines, the suspension of a driver's license and/or the vehicle's registration. In addition, certain states will mandate that insurers notify the appropriate department in the event of a policy lapse or cancellation at which point the owner will be notified and given a certain time frame to provide evidence of coverage; if unable to provide such proof the registration of the automobile may be suspended.

States such as Utah will compare their motor vehicle registration file with the policies that have been issued to residents and if it does not match up a notice will be sent to the owner requesting documentation proving that the vehicle is covered. If the motorist is unable to comply and is convicted of operating without a policy, fines can range from \$400 for a first offense and \$1,000 for any other offense within the three years of a prior conviction.

Source: <http://dmv.utah.gov/registerinsurance.html>

Fines can become quite expensive and in some cases costlier than maintaining coverage in the first place, but it is not the worst case scenario. Having an accident while uninsured can be far worse and have significant consequences financially. Causing an accident without having auto insurance can leave a motorist subject to lawsuits, citations and in some cases jail time; the driver may be held accountable for the cost of damages and medical expenses of the other party which could have been partially or fully covered by a policy and may cause a big financial strain.

It is simply not worth driving uncovered due to the risks of being caught or involved in an accident. Motorists can visit <http://www.onlineautoinsurance.com/proof/> for assistance in locating affordable coverage with free rate quote comparisons to help avoid operating uninsured.

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