

Online Auto Insurance Recommends Choosing Coverage Carefully

Due to the high cost of medical care and the repair or replacement of a vehicle, choosing the right amount of auto insurance is an extremely important factor when purchasing coverage.

Online PR News – 22-February-2010 Choosing automobile coverage is a very important decision which should be taken very seriously; unfortunately many individuals do not take the time to understand the options that are available for added protection or decide to purchase the state minimum requirements. Not having adequate coverage may leave motorists held liable for the cost of bodily injury or property damage that they may cause following a traffic accident. OnlineAutoInsurance.com recommends that consumers take a moment to compare the cost of more extensive protection to help avoid future financial hardships.

Depending on the state where a particular individual resides, the minimum legal car insurance requirements can be quite low. For example, the state of Ohio requires that motorists carry a policy with liability limits for bodily injury of \$12,500 per person, \$25,000 per accident and \$7,500 for property damage. These limits can easily be exceeded following a bad accident which may leave the insured responsible for paying any remaining compensation due to the other party. Many industry professionals and government consumer guides usually recommend purchasing [auto insurance coverage](#) with higher limits; by comparison shopping, individuals may be able to locate an affordable policy with more protection.

Purchasing Uninsured and Underinsured Motorists coverage is also a good recommendation; unfortunately many motorists break the law and take the risk of driving while uncovered. This type of coverage will pay the insured for bodily injury and property damage (depending on the state) if involved in an accident with a motorist who is uninsured or underinsured. According to the state of Ohio, approximately 20% of drivers operate a vehicle while uninsured.

Source:

<http://www.insurance.ohio.gov/Consumer/OCS/CompleteGuides/CompleteAutoGuide.pdf>

Individuals should either contact their local government insurance regulating department or visit their website for advice on becoming properly insured; one can also seek the advice of unbiased sources such as informative websites which offer helpful tips to visitors or contact a trustworthy agent for assistance. By visiting <http://www.onlineautoinsurance.com/coverage/> consumers will be able to obtain coverage recommendations and free rate quotes to compare the cost of more extensive policies to see if additional protection is affordable.

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