

Published based on [Is Short Term Car Insurance right for you?](#)

Is Short Term Car Insurance right for you?

As you know, once you start driving a vehicle you will need to be insured as well as your vehicle. You want to make sure if anything would occur that it would be taken care of and you would not have to worry about how you will pay for damages. [short term car insurance](#) is not for everyone. If you don't drive all that often or you stop driving due to severe weather then this type of insurance may be for you.

Short term car insurance is just like your annual car insurance that many have. For example, short term car insurance still covers liability, collision repair, even medical. It will be just like having a yearly car insurance policy but not contracted out. Short term car insurance usually last six months or less depending on what type of coverage you needed. Once you have decided to purchase a policy from a company you will probably need to authorize an online payment. Many choose to pay all at once so they do not have an additional bill lingering on their desk monthly. It would be a once paid for and done situation.

People may choose short term car insurance if you are renting a car or if you need a car to go on vacation. It could be someone else's car which you are borrowing for the trip rather than using your own. Other reasons to purchase short term insurance is maybe because you do not like driving in the snow or winter weather and you don't need to pay for insurance.

There are several insurance companies that will offer short term insurance and will provide you with a quote on a price to suit your needs. Many are available online or even from popular insurance companies around your area. People find it easier to shop for car insurance online instead of calling around. Which ever is your option you want to make sure you receive the best price available in your area for your coverage.

Other reasons many choose short term car insurance is if someone else is driving your vehicle. You may not want to add them to your policy if you have an annual contract because accidents might happen while they are covered on your policy. Your insurance will rise up in price due to their accident. The short term car insurance will give you the same type of coverage as a long term annual contract insurance plan at almost the same price, but that will depend on the individuals' age. Yet another advantage of [short term car insurance](#) is if the person driving is not family they cannot be added to your policy. But if they have their own insurance policy then they will be fine. They can then choose how long they would need their coverage as they drive in your vehicle.