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Unlike one or two decades ago when insurance was not yet required by the law, a lot of drivers on the road were uninsured, nowadays almost all drivers are now insured because the law orders such.

In today's day, it is mandatory by law to have car insurance before driving a vehicle on a public road. If you are found without insurance in an accident scenario, it is a crime punishable by law. Moreover, civil action can also be taken against you, and you may have to assume liability to cover personal and property damages. On the basis of the situation, a case in the court of law can be quite expensive.

Aside from other conditions, you should never drive under the influence of alcohol or drugs, because if it happens that you meet an accident while intoxicated or high, insurance companies will definitely not cover you. Companies never cover for accidents caused by negligence, being intoxicated and high when meeting an accident. It is considered negligence of the driver despite being insured.

Car insurance companies offer third party policies to their customers. Liability policies insure you against damage or injury resulting from an accident for which you were found at fault. The policy will outline the total amount of coverage. Read the policy carefully and be sure you understand it completely. Otherwise, you may be surprised when you have to pay for expenses not covered in or above the scope of your policy.

It is mandatory to have at least third party [car insurance](#) cover when you take your car on road. This insurance enables you cover the car and the other party in case of damage or injury in an accident whereas you are not covered! Nevertheless, even if you happen to use a costly car fitted with trendy stereo sets, the insurance will serve a good cover against third party, fire or theft. In any case, you have to go in for all-comprehensive auto insurance, of course by parting with good money, to get yourself insured.

If your things are vandalized or theft or your vehicle got damaged during any crash or any injuries to anyone, comprehensive insurance is the best solution for all this. This comprehensive insurance gives insurance to all of the people sitting in the car i.e. you and your passengers. This kind of facility of comprehensive insurance can save your expenses of hospital and other medical expenses.

From the above details about the [car insurance](#) types, you can probably deduce that you can save yourself money by only getting third party insurance, but is only a way to save money if you don't have a crash or have your vehicle stolen or damaged. You have to weigh up the potential savings with how likely you are to have an accident or to have your car damaged and stolen, to find out whether taking out fully comprehensive car insurance will ultimately save you money in the long run.