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Car insurance can be very important for several reasons. Well, your car is likely to be something you have spent a lot of money on or are still currently spending a lot of cash on. The last thing you want is someone to crash into the back of it or for it to unexpectedly go wrong and having to pay out yet more money to fix it which is going to be a pain.

This is where [car insurance](#) comes in as it can provide a fallback option if something seriously goes wrong with the car, no one really needs it in life and with the times how they are at the moment there is no way that someone can afford to go out and pay the costs that everyone charges to have your car fixed.

So what really happens if you do have car insurance and something does go wrong with it? Well a lot of the time break down is not covered within the car insurance but it is possible to have it included which can become very useful if the parts that go with your car are very expensive.

However if you do have insurance and you are sadly involved in a collision or even a bump that causes damage to your car then all you really have to pay for is the excess charge rather than the whole thing itself. Paying out hundreds possibly thousands for the whole thing is what you would have to do without having insurance.

Of course if it is the car abroad you are trying to look after then [car hire insurance](#) may be a better idea for you. This can cover you from any accident that you may have when away. Then again if you are planning on staying at home this summer when maybe it is actually worth looking at the current [home insurance](#) policy you have, it may not cover everything you think it does.