What is Collision Insurance?

Collision insurance coverage pays for damage to your auto when it collides with another auto or other kinds of object. It will help cover the cost of repairs.

Some important characteristics of collision insurance:

No matter which fault it is, collision coverage is created to pay for the repair (or the replacement) of your vehicle in the case of an accident.

Collision insurance only pays for damage to your car – not for damage to other vehicles or objects.

In order to work your collision coverage, you're typically required to pay a deductible when you file your claim

Collision insurance is an optional coverage. You do not have to buy collision coverage, unless you are obligated by your lender.

What does collision insurance cover?

Collision insurance cover your damage resulting from an accident! Not resulting from other natural disaster events (such as a severe storm) but from auto accidents.

Let's sum what auto accidents can occur:

● An accident with your vehicle and another vehicle (a traffic crash);
● Your car is parked on the street and someone hit it;
● Rolling over and other accidents involving only your car;
● Accidents with other objects such as a sidewalk for example.

What does collision insurance NOT cover?

It typically does not pay for damages that occur due to:

● Natural disasters such as storms, water floods, thunder strike, tornado, and etc.;
● Vandalism and theft;
● Damage from fire;
● Damage from riots;
● Hail damage.

What is the difference between comprehensive and collision insurance?

The main difference between these two types of insurance is that collision insurance covers damages resulting from an accident, while comprehensive insurance covers damage from other events, such as storms and vandalism.

Let's list what typically, comprehensive coverage include:

● Natural Disasters (like hurricanes, storms, tornados and etc);
● Fire;
● Vandalism;
● Theft;
● Falling objects;
● Damages to your car by animals;
● Civil disturbances (like a riot that results in damage of your car).

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