

What are the requirements for California Auto Insurance?

Contributed by Administrator
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In the United States of America, the of liability Auto Insurance covers claims against the policy holder and generally, any other operator of the insured vehicle, provided that they do not live by the same address as the policy holder and are not excluded from the policy.

In the case of those living by the same address, they must be specifically covered on the policy. Thus it is necessary, when a family member comes of required driving age they must be included on to the policy. Liability Auto Insurance sometimes does not protect the policy holder if they drive any vehicles other than their own.

When you use a vehicle owned by another person, you are covered under that persons Auto Insurance policy. Non owner's policies may be offered that covers and insured on any vehicle which they drive. This coverage is available only for those who do not own a vehicle and is sometimes required by the government and for drivers who have previously been found guilty in an accident.

Californian driver if taken a California Auto Insurance, he must have a minimum coverage of \$25,000 for external injury to one person, \$42,000 for bodily injury sustained by 2 or more persons in an accident, and \$17,000 for the property damage that results from an accident. To adequately protect oneself, he may have to purchase much more than the minimum amount of coverage required for Californian.

The common exclusions that of external injury and property damage coverage's apply only to injury and damage from normal use of the insured vehicle. Coverage's are limited by the policy and there may be some situations in which the coverage does not apply. For example, in some policies coverage does not in these cases:

Bodily injury or property damage arising out of the use of own vehicle while transporting people or property for a fee. Injury or damage that is caused by an intentional act. Injury or damage as a result of operating a vehicle owned by a person covered by your policy, and the vehicle is not listed on your policy. Injury or death of yourself or a family member. Property owned by, rented by and in the control of an insured person.

Generally, the liability coverage does extend when a car is rented. Comprehensive policies of the full coverage usually also apply to the rental vehicle, and this should be verified beforehand. Full coverage premiums are based on the initial value of the insured vehicle. California Auto Insurance coverage may not apply to rental cars because the insurance company doesn't want to take responsibility for a claim greater than the value of the insured vehicle, assuming that a rental car may be of more worth than the insured vehicle.