

What does the California Auto Insurance offer?

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California auto insurance is sold by a number of licensed providers in the state ranging from basic to comprehensive packs.

The CLCA (California Low Cost Automobile Insurance) is the major feature of the California Department of Insurance. The CLCA is programmed to provide affordable coverage to people who have below the median income as arrived at by the state.

The California auto insurance offering California Low Cost Automobile Insurance covers only for liabilities as a way to support to develop the California State's financial responsibility laws. The California Low Cost Automobile Insurance is governed and organized by the (CAARP) California Automobile Assigned Risk Plan. The rates of these plans are not set to be the same always and it varies each year for each county in a way to meet with the compensation expenditure of the California Automobile Assigned Risk Plan.

The California Low Cost Automobile Insurance can be purchased in full or in affordable installments. However everybody cannot qualify for the cheap California Auto Insurance Program. The income of the applicant should be at the minimum as this plan is designed to help low income group with an affordable automobile insurance .

The application for the CLCA is available in the website of the state and can be printed out for further details. The eligibility criteria, the minimum income required, and the installment details are updated in the site each year.

The California auto insurance can be purchased through brokers and brokers have a restriction regarding the fee they are entitled to collect for their service. The state suggests that every licensed broker charging a fee for his service should provide the applicant or the insured with a pamphlet detailing his fee whenever a broker makes a sale:-

- Watch for the license number of the broker in the business card or the pamphlet and verify his authenticity to make the sale.

- The California department of state has a list of all the brokers who are authorized to sell California auto insurance in the website. Try making a purchase only form the authorized broker after due verification of their license numbers and other details.

Most people confuse between a California insurance company and a California insurance broker. The broker is just a representative of the company. A licensed broker can innocently sell the policy of an unregistered company. So checking the authenticity of the company and the broker is very important.