

## What Are The Most Common Car Insurance Myths And Misconceptions

*Carinsuranceshoppingsource.com (<https://carinsuranceshoppingsource.com/>) announces a new blog post, "Typical Misconceptions About Car Insurance"*

LOS ANGELES ([PRWEB](#)) January 07, 2020 -- Carinsuranceshoppingsource.com has launched a new blog post that presents several [car insurance misconceptions](#) people can have.

For more info and free online quotes, please visit <https://carinsuranceshoppingsource.com/typical-misconceptions-car-insurance/>

Many persons are still having some misconceptions regarding the car insurance market. Most of these misconceptions are not true. In most cases, these fears are spread by persons that have little knowledge of how the car insurance industry works or by persons with bad intentions.

The most common misconceptions about auto insurance are the following:

- Minimum liability coverage provides coverage for almost all scenarios when the car is damaged. This is not true. The minimum liability coverage is only enough to drive legally. In many cases, minimum liability coverage is not enough to pay the damage caused to other persons' property or to pay their medical expenses. Policyholders that don't have enough coverage will risk losing their assets to pay for the damage and medical bills.
- Carrying one or two policies will suffice. Drivers that own one or two policies are not fully protected against all situations. To be fully protected, policyholders should purchase liability, collision, comprehensive, PIP and Uninsured/Underinsured motorist insurance policies. Full coverage can be pretty expensive.
- The value of deductibles will not be relevant. Deductibles are very important for drivers that know to take advantage of them. The deductibles represent the amount a driver has to pay upfront before the insurance policy kicks in. Drivers that choose higher deductibles will pay lower insurance premiums. Smart drivers can tweak their deductibles in order to obtain good insurance rates and affordable deductibles.
- Red cars are charged more by insurance companies. Many persons associate red car owners with people that are reckless drivers or like speeding. This popular belief is false and car insurance companies are not interested in the color of a vehicle.
- Adding a second senior driver will lower the cost of the premiums. Many believe that adding a senior driver to their policies will make their insurance costs to drop. In many cases, this is not true. Most senior drivers pay lower car insurance rates due to their driving experience. However, if a policyholder is adding a senior driver that has recent traffic violations in the driving record, then the insurance costs will not be lowered, but instead, they can increase.

For additional info, money-saving tips and free car insurance quotes, visit <https://carinsuranceshoppingsource.com/>

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