

Car Insurance Basics 2020 - What Is Liability Auto Insurance?

Compare-autoinsurance.org (<https://compare-autoinsurance.org/>) announces a new blog post, "What Is Liability Auto Insurance"

LOS ANGELES ([PRWEB](#)) January 15, 2020 -- Compare-autoinsurance.org has launched a new blog post that explains the advantages offered by [liability auto insurance](#).

For more info and free car insurance quotes, visit <https://compare-autoinsurance.org/what-is-liability-auto-insurance/>

In most states, the liability coverage is the minimum required coverage in order to drive legally. Without this coverage, drivers risk losing their licenses and hefty fines. Causing an accident without carrying liability coverage can make the driver pay enormous bills for the damage they caused.

Liability coverage has two main components:

- Bodily injury liability coverage. It covers other's people bodily injuries if a policyholder is at-fault in a car accident. It also provides legal defense if another party involved in the accident decides to sue the policyholder. In general, bodily injury liability covers up to the policyholder's limits the following claims: medical expenses of an injured party, loss of income, funeral expenses, and pain and suffering.
- Property damage liability coverage. It covers property damage caused by the policyholder to another party involved in an accident he caused. Damages done to vehicles, fences, buildings, poles, and many others are covered by this policy.

Liability insurance is usually broken into three amounts: limit per person for bodily injury, per accident limit bodily injury, and a property damage limit. For example, 25/50/25 can be read as follow. First number 25, represents \$25,000 and is the maximum amount a policy will pay for the medical expenses of a single person involved in an accident. Second number 50, represents \$50,000 and is the maximum amount a policy will pay for the medical expenses of all injured persons in an incident. The third number 25, represents \$25,000 and is the amount of property damage this policy will pay if the policyholder is at fault in an accident.

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

Compare-autoinsurance.org is an online provider of life, home, health, and auto insurance quotes. This website is unique because it does not simply stick to one kind of insurance provider, but brings the clients the best deals from many different online insurance carriers. In this way, clients have access to offers from multiple carriers all in one place: this website. On this site, customers have access to quotes for insurance plans from various agencies, such as local or nationwide agencies, brand names insurance companies, etc.



Contact Information

Gurgu Ciprian

Internet Marketing Company

<http://https://compare-autoinsurance.org/>

8183593898

Online Web 2.0 Version

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