

The Most Common Car Insurance Claims Filed by Drivers in The United States

Compare-autoinsurance.org (<https://compare-autoinsurance.org/>) announces a new blog post, "The Most Common Auto Insurance Claims in the United States"

LOS ANGELES ([PRWEB](#)) August 19, 2021 -- Compare-autoinsurance.org has launched a new blog post that presents the most common [car insurance claims](#).

For more info and free car insurance quotes online, visit <https://compare-autoinsurance.org/the-most-common-auto-insurance-claims-in-the-united-states/>

Many drivers can have questions regarding what car insurance claims are more likely to be filed at the insurers. It is good to know in what car accidents where a driver is involved it is necessary to file a claim.

The following are the most common car insurance claims in the US:

- Minor accidents. Accidents like fender benders, where the damage done to a vehicle is minimal and there are no injuries, are among the most common filed claims. Even if these types of claims are common and the insurers don't have to pay too much, the premiums of the policyholders that file such claims will rise anyway, especially if multiple claims are filed in a short period of time. To avoid paying more on their premiums, drivers should support paying the minor damages done to their vehicles from their own pockets.
- Windshield damage. It takes just a rock to kick up from another vehicle to smash a windshield. The windshield can also be shattered in an accident. Drivers that carry comprehensive coverage will be reimbursed with the costs to repair or replace the damaged windshield.
- Vandalism. In some areas, vandalism can be quite common and drivers frequently find that their vehicles got smashed with a baseball bat, keyed, broken into, or vandalized in another way. Comprehensive coverage will reimburse acts of vandalism. However, drivers that file too many claims in a short period of time will have their premiums increased by their insurers.
- Storm damage. The damage from hail and floods can be quite severe, and there are many cases where vehicles ended up being declared as totaled. Drivers that live in areas where dangerous storms are frequent should take some extra measures to protect their vehicles.
- Single-vehicle collisions. Collisions with inanimate objects are among the most commonly filed claims. Many unlucky drivers suffered collisions with objects such as street lamps, fence posts, or mailboxes.
- Whiplash. This type of injury occurs when the neck is jerked forward in a quick motion. It can happen during rear-end collisions or in any type of car accident. Depending on the severity of this injury, victims may require medical care.
- Theft. Drivers that got their cars stolen will be reimbursed if they have comprehensive coverage. However, they will not get a check with the value of a brand-new vehicle. Instead, they will be reimbursed with the market value of the vehicle at the time it got stolen. If the stolen vehicle was financed, then the policyholder will have to pay the difference between the amount he owes to the bank and the amount the insurer will payout. For additional info, money-saving tips and free car insurance quotes, visit <https://compare-autoinsurance.org/>

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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.



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