



At **SIG**, responding to our customers' needs keeps us the leader in the auto insurance industry. In most states, if you want to drive your own vehicle, you must be insured. Car insurance is designed to help financially cover potential auto-related damages, loss or injuries. It helps protect you, your passengers, your fellow drivers, pedestrians, other people's property and your car. It can also help protect you in the event of an automobile-related lawsuit.

Everyday you see auto insurance marketing across many mediums such as TV, Billboards, Radio, Magazines, the Internet and much, much more. What you really need is a competent broker that will understand your needs and your budget. At **SIG**, we represent nearly every auto insurance carrier and we bridge the gap between these insurance carriers and our customers to offer complete satisfaction and extremely fair rates.

The average car insurance rate for drivers in the United States is approximately \$850 annually. This average car insurance rate varies a good bit depending on age groups. For example, young drivers are traditionally a more high risk group and will thus pay more money for car insurance.

### **Types of Car Insurance**

The different **Types of Car Insurance** can generally be broken down into two categories: Insurance that protects other drivers and car insurance that protects you. Insurance that protects the *other guy* is called liability insurance or liability coverage. There are three types of liability coverage:

1. Property Damage Liability: Replacements and repairs for the other guy if the accident is your fault.
2. Bodily Injury Liability: Covers other people's injuries if the accident is your fault.
3. Uninsured/underinsured Motorist Coverage: Helps you if the other motorist has no coverage.

There are other types of coverage that protect you. Usually, these are not required by law. This type of insurance falls into the following 3 categories:

1. Collision: Covers your car repair if the accident was your fault.
2. Comprehensive: Fixes or replaces your car if any form of accident occurs.
3. Medical: Covers medical expenses incurred from an injury.

### What Types of Car Insurance Are Required by Law

**The all important question is *do you have to have car insurance?* And the answer is YES! Usually, some form of liability insurance is required in every state. Requirements and enforcements differ by state. Wikipedia states the following:**

*"In the United States, auto insurance covering liability for injuries and property damage done to others is compulsory in most states, though enforcement of the requirement varies from state to state."*

Does your auto insurance meet your needs? An **SIG** agent will review your car insurance coverage, help you identify potential gaps, and let you know about any insurance discounts for which you may qualify.

[Contact Us](#) or [Request A Quote](#) while you are here today.

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