

AUTO INSIGHTS



Auto and driver risk management tips provided by: The CIMA Companies, Inc

No Car? You Can Still Get Auto Insurance

If you don't own a car but often borrow one from a friend or use a car-sharing service, non-owner liability insurance may be the solution to your insurance needs. This insurance covers you for damage that you may cause to someone else's car and liability for injuries to its occupants or to pedestrians.

NON-OWNER LIABILITY INSURANCE

If you don't own a car, you should consider getting non-owner liability insurance if you do the following:

- **You frequently rent cars.** Rental companies offer coverage each time you rent a car, but at a cost. Paying for this can be expensive, and non-owner liability insurance will cover you during all rentals.
- **You frequently use a car-sharing service.** Car-sharing services provide liability insurance to members, but this coverage is often capped. As a result, non-owner liability coverage can offer you additional protection.
- **You frequently borrow other people's cars.** You may be covered under a friend or family member's policy, but you should always check with the insurance company beforehand. Also, if you're at fault for an accident and the damage exceeds the owner's policy limit, you are responsible for the rest of the bill. However, non-owner liability insurance would cover the excess.
- **You don't currently own a car, but will in the future.** Having continuous insurance coverage will help keep your premiums low when you get a new car and purchase a policy for it.

Safety First

Most non-owner liability policies don't carry a deductible, and premiums can be very low depending on your driving record and how much driving you do. However, if you have a problematic driving record, such as a past DUI, you may be required to purchase basic insurance coverage as part of your license reinstatement policy.

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