

Real-life examples of insurance at work

Coverage in Action

From
The CIMA Companies, Inc



Why Do I Need...

Non-owner Auto Insurance?

Jordan lives in Chicago, a city with great public transportation, so he does not own a car. But once every few months, he borrows his friend Alex's car to drive to the nearest warehouse club store to stock up on necessities. He tends to buy a lot of stuff, and borrowing Alex's car instead of trying to take his purchases home on the train is much easier.

While driving back to his apartment after one of his shopping trips, Jordan became distracted, failed to stop at a stop sign and rear-ended the driver in front of him. The other driver suffered damage to her car as well as neck injuries.

Jordan called Alex right away to tell him what happened. Alex was upset, but Jordan told him not to worry—he had just recently purchased a non-owner auto insurance policy.

Jordan had been borrowing his friend's car so often, he thought it was a good idea to protect himself in case of an accident. Alex was relieved, since the damages Jordan caused in the accident exceeded the limits of Alex's liability coverage. Jordan's non-owner policy covered

liability for injuries to the occupants of the other car or to pedestrians.

You should also consider the coverage if you do not currently own a car but will in the future. Having continuous insurance coverage will help keep your premiums low when

If you do not own a car but frequently borrow other people's cars, consider non-owner auto insurance coverage.

the excess costs.

If you do not own a car but frequently borrow other people's cars, rent cars or use a car-sharing service, non-owner auto insurance offers you coverage if you cause an accident.

This type of insurance covers you for damage you cause to someone else's car in an accident. It also covers

you get a new car and purchase a policy for it.

The CIMA Companies, Inc can help you determine if non-owner auto insurance is a fitting option for you. Contact us today at (703) 739-9300.

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