

Optional Michigan auto insurance

In the state of Michigan, it is required by law that all individuals carry no fault Michigan auto insurance, however, in many cases, this is not enough coverage, and the insurer learns after an accident that he or she is responsible for all amounts over the coverage amount. This can amount to several hundreds or thousands of dollars according to various factors.

Michigan auto insurances that are optional and are not mandatory by the laws governing drivers in Michigan can include Collision Insurance, Comprehensive Insurance, and Uninsured Motorists Coverage.

Collision insurance should be one that you should consider adding to your Michigan auto insurance as it covers repairs for your car if it is damaged in an automobile accident. No fault insurance does not cover repairs to your vehicle. The only time the other drivers insurance will pay for repairs to your vehicle is in the situation when your vehicle is parked. When you look at collision insurance to add to your Michigan auto insurance you should know there are three kinds of collisions insurance you can choose which are broad form, standard, and limited. Most if not all collision insurance policies are sold with a deductible. A deductible is the money that you have to pay for the costs of repairs before the insurance company will pay the rest. For low cost collision insurance you will have a higher deductible.

Broad Form collision pays for damages to your vehicle no matter who is at fault with a deductible that applies if you are at fault. Standard collision pays for damages to your vehicle no matter who is at fault with a deductible that applies in every case. Limited collision pays if you are at fault whether you have a deductible or not.

Comprehensive insurance is another optional insurance that some individuals decide to add to their Michigan auto insurance. Comprehensive insurance covers your car if someone steals your car or if your car needs repairs due to floods, fires, falling objects, vandalism, or an accident with an animal such as a deer.

Uninsured Motorist Coverage should be an optional insurance that you include with your Michigan auto insurance. You may not believe this, but just because it is a law that you must have coverage, not all motorists abide by the law. There are several drivers out there without any type of insurance coverage. If you are in an accident where you or a family member are seriously injured this insurance will cover up to a certain amount for medical expenses. In most cases, it is sold with limits per person such as \$20,000 or per accident such as \$40,000.

Of course, these are optional insurance coverage's that you add to your Michigan auto insurance for more protection. These are not mandatory, but in the end you will be well protected if you need the added benefits.

About the Author

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