



EVERYTHING YOU NEED TO KNOW ABOUT NON-OWNER CAR INSURANCE

WHAT IS NON-OWNER CAR INSURANCE?

The first thing you need to know is what non-owner car insurance is and how it works for you. Simply put, this insurance covers people who don't own vehicles but still drive frequently. Rather than insure the vehicle, this policy insures the driver, so they have coverage no matter what vehicle they're in.



WHAT CAN IT COVER?

This type of insurance is very useful for anyone who doesn't own a vehicle, but it doesn't cover everything. This insurance gives you bodily injury and property damage coverage in most cases, with the exact amounts depending on your provider's plan. It is perfect for most situations and will cover most accidents and incidents involving a vehicle.



WHY IS IT NECESSARY?

Legally speaking, there's not a huge incentive to get non-owner car insurance unless you often drive a vehicle you don't own or are without insurance. However, it can make a huge difference financially if you do ever need to use your vehicle's insurance and it comes up short of what you need to pay. Non-owner insurance helps you pay the difference and get the treatment you need if something does happen.



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