

Alternative Types of Auto Insurance

Posted on: April 30, 2024

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Usually, we think of car insurance for covering driving- and vehicle-related damage and injuries. However, there are alternative types of car insurance you perhaps never knew existed.

Some alternative types of car insurance supplement an existing policy, while others provide standalone benefits. The state doesn't require all this coverage, but Insurish, LLC, serving Northville, MI, recommends it in certain instances.

Gap

Gap insurance helps you cover a car loan. The specific circumstances work according to your personalized policy agreement.

Gap insurance typically accommodates an original vehicle owner or lessee. Often, it helps you cover vehicle depreciation costs if it is totaled in an accident.

Pay-per-mile

The idea behind pay-per-mile car insurance is to only cover the cost based on your driving activity. For instance, all some people do is commute to work and back every day. That's much less driving and danger on the road than if someone travels across the country.

Usually, pay-per-mile policyholders are charged a base rate either by the day or the month. Then, a cost per mile they drive is added to that.

Usage-based tracking

Usage-based tracking enables you to obtain discounts for safe driving. A tracking app can detect how well you stop, brake, turn corners, and more.

It may record how fast you drive and how you accelerate. It's designed to identify any habits you have that could cause an accident. Some safe driving apps calculate probabilities that you could end up in an accident — or not. Then, it adjusts your premium based on its conclusions.

Non-owner car insurance

Non-owner car insurance covers property damage and injuries. It's ideal for you to share access with another person.

If the vehicle owner doesn't have you on their policy, it's usually recommended that you do so. This coverage works like general liability insurance, lowering the costs of damages you caused.

Insurish, LLC, headquartered in Northville, MI, offers a variety of auto insurance policies. Contact us if you need further guidance on choosing the ideal coverage for you. [Get a free quote today!](#)