

Why Basic Auto Insurance May Not Be the Right Choice

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Making the right choice when it comes to auto insurance is vital to your financial security. Knowing what the right choice is requires a relationship with your insurance agent. If you live in Northville, MI or the surrounding areas, you can count on Insurish LLC to provide the information and options you need.

Auto Insurance: Beyond The Basics

In the state of Michigan, the required basic insurance to register a motor vehicle is 20/40/10. This is strictly liability coverage that protects other drivers from you. What it means is that your insurance will pay \$20,000 in injury payments for one person injured in an accident you are responsible for, with a total of \$40,000 for all injuries in that accident. It will also pay for \$10,000 in property damage.

This is not a lot of coverage, it really is very basic. With the cost of a hospital stay or repairs to a vehicle, you can see that you might find yourself in a world of trouble with this coverage if you have any assets. To protect yourself, you may need to add more than basic coverage.

Basic insurance covers the vehicle of the other driver, but what about your vehicle? Are you able to repair or replace your vehicle with your own money, or would it be a hardship? If you are leasing your vehicle or have a car loan, you will need to carry insurance that protects your vehicle, it is required. If you would not be able to easily pay for the repair or replacement, it makes sense to add collision and comprehensive coverage to your basic auto policy. Most people want to have this protection for the vehicle they count on every day.

Give Us A Call

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