

Car Insurance FAQ Document

Q: What is car insurance?

A: Car insurance is a contract between you and an insurance company that protects you against financial loss in the event of an accident or theft.

Q: What types of car insurance are available?

A: Common types include liability insurance, collision insurance, comprehensive insurance, personal injury protection, and uninsured motorist coverage.

Q: What type of insurance do I need for a sedan?

A: For a sedan, liability insurance is mandatory. Comprehensive and collision coverage are recommended for better protection.

Q: What type of insurance do I need for a commercial vehicle?

A: Commercial vehicles require commercial auto insurance, which covers business-related risks and higher liability limits.

Q: Is car insurance mandatory?

A: Yes, liability insurance is mandatory in most states/countries to legally drive a vehicle.

Q: What documents are required to buy car insurance?

A: You typically need your driver's license, vehicle registration, and proof of address.

Q: How is the insurance premium calculated?

A: Premiums are calculated based on factors like vehicle type, driver's age, driving history, location, and coverage type.

Q: Can I transfer my car insurance to another vehicle?

A: Yes, you can transfer your insurance to another vehicle by notifying your insurer and updating your policy details.

Q: What is not covered by car insurance?

A: Common exclusions include intentional damage, driving under the influence, and using the vehicle for illegal activities.

Q: How do I file a claim?

A: Contact your insurer, provide necessary documents, fill out a claim form, and follow the insurer's process for assessment and settlement.