

How do I get a car out of an impound lot if it's not insured?

Getting a vehicle out of an impound lot takes paperwork, money, and a lot of patience. And if the car was towed due to lack of auto insurance, the process can be even more difficult. Not only will you need to pay for the lot fees but you'll also need to buy a policy and show proof of insurance on the vehicle.

Here are some general guidelines for getting a car out of an impound lot:

- ☐ Check with the impound lot to see if your vehicle must remain there for a specific period of time before you can retrieve it
- ☐ Get the signoff for your vehicle release agreement
- ☐ Gather your ID and proof of ownership papers (e.g., car title)
- ☐ Present proof of auto insurance coverage
- ☐ Bring enough money to cover towing, impound charges, and any other required fees (you may need cash to pay the towing fee)

While these steps are typically all you need to retrieve your vehicle from the impound lot, you should always check to see if there are any additional requirements before heading over.

Can the police tow your car for not having insurance?

Yes, if you get pulled over, and the police officer discovers you have no car insurance, they'll usually do one or more of the following—let you off with a warning, issue you a citation, or have your vehicle impounded for lack of insurance. Depending on where in the country you live, fines for not having insurance can range anywhere from \$75 to \$2,000. Unless you live in a state that doesn't require auto insurance or allows drivers to waive coverage, you're required to carry at least a minimal amount of liability coverage.

Does getting your car impounded affect your insurance?

Having your car impounded won't affect your insurance rate.

What happens to a car that was impounded for not having

insurance?

If you find yourself in a position where you're unable to either pay the impound fees or provide proof of auto insurance, one of two things will likely happen. Either the lot will auction off your car to pay for your fees, or they'll scrap the vehicle and use that money to pay your fees. And if you owe money on your car, you're still obligated to make the remaining payments even if the impound lot sells or scraps it.

To avoid these situations, you'll want to get your vehicle out of the impound lot as quickly as possible. Lot owners will typically only keep a vehicle for 30 days before confiscating it, but this can vary by company and location.

What is a car warranty?

A car warranty is a contract that protects against defects to your vehicle's parts and mechanical components. If a covered part breaks, the warranty provider pays to fix it. Typically, you can buy warranties through a dealership or third party, but any new car typically comes with a manufacturer's warranty that you don't have to buy separately.

One way to think about when to use a warranty vs. insurance is to identify whether the problem results from a clearly identifiable event like a car accident. When the cause isn't a specific event, a warranty claim may be what you need.

Car warranty vs. car insurance

Understanding the differences between a car warranty and car insurance is important so you can adequately protect your vehicle. The following chart breaks down the key differences between the two:

What do car warranties cover?

Car warranties can cover some or most of the components inside your vehicle, including the engine, electronics and air conditioning systems, and the transmission. They fill in coverage for types of damage not usually covered by insurance, such as:

- ☐ Normal wear and tear
- ☐ Extreme heat or cold

- ☐ Mechanical defects (including vehicle recalls)
- ☐ Poor maintenance

Don't have a car warranty? Find out if your car insurance will cover engine repairs or other mechanical issues.

Does a car warranty cover accidental damage?

A car warranty won't cover damage to your vehicle caused by an accident. That's where car insurance can help. If you carry comprehensive and auto collision coverage, your vehicle is covered for accidental damage, as well as other unexpected events, such as a tree branch falling on your car.

What are the different types of car warranties?

Typically, you can choose between a new car warranty and an extended warranty. Both options provide you with coverage but vary in how long the protection lasts.

New car warranty

A new car warranty, also known as a manufacturer's warranty, helps pay for replacement parts or specific repairs during the stated warranty period. A new car warranty's length may vary by manufacturer, but most last at least three years or the first 36,000 miles, whichever comes first.

Extended warranty

Extended warranties can provide protection for used cars that are outside the manufacturer's warranty or provide extended coverage for new vehicles. The coverage length for extended warranties varies widely between providers but is also measured in years or mileage.

Comparing an extended warranty vs. car insurance isn't an "either/or" question because they cover different things. Find out if you need an extended warranty for your car.

When can you change your home insurance?

You can change your homeowners insurance whenever you want, though you may have to pay an early cancellation fee if your old policy hasn't expired by the time you switch. That's why it's typically easier to switch your home insurance closer to your policy's renewal date, so you can avoid any potential fees to cancel your policy. Check with your current insurer to see if they charge a fee for canceling early.

Can you change your homeowners insurance after a claim?

Yes, you can switch home insurance companies after filing a claim with your current insurer. However, after you switch, your old insurer will still handle the claim, not your new one. Your claim will remain with your old insurance company until it's settled or denied.

What is a homeowners insurance refund check?

You may receive a refund check from your prior homeowners insurance company if you cancel your policy before it expires, reimbursing you for the coverage you already paid for. You may also receive a refund in the event your lender makes a payment to your old insurer. This can happen if you forget to notify your lender that you switched home insurance companies, or if you forget to cancel the old policy. If you do fail to cancel your old policy, your previous insurer may only refund part of your payment.

Important note: If you receive a refund check from your previous insurer, you'll need to forward it to your mortgage lender so they can deposit the funds into your escrow account. This is important to do, because your escrow account may not have enough funds when it's time to make other payments out of it. Contact your lender for information on where to send your refund.

Can I stay on my parents' car insurance if I move out for college?

In most cases, college students can stay on their parents' car insurance when they go to school – if you haven't moved out permanently. Many families decide to keep their college students on their policies for the following reasons:

How do coverages work?

See how coverages apply when college students are sharing an auto insurance policy with their parents:

How much does car insurance cost for students?

The cost is typically higher for college students than for older adults, primarily because people between the ages of 18 and 22 can be riskier drivers. Cost savings is one of the reasons most parents keep their college-aged students on their car insurance policy.

Can it be more affordable for college students to carry their own insurance?

It often depends on where the vehicle is kept. If it's in a more affordable ZIP code than the parents', you might save money by having two separate policies. Also, students over the age of 24 with a clean driving record may be better off with their own policy if their parents have tickets or accidents on their records.

How do student discounts work for car insurance?

Adding or keeping a college student on your auto insurance policy could affect your rate, usually based on their driving record and the university's ZIP code. Fortunately, many car insurers offer discounts for parents who have college students on their policy, including students who are away at school:

How to convert term to whole life insurance

When switching from term to whole life insurance, you need to determine if your term policy has a conversion provision written into the policy or a term conversion rider. To find out if your policy allows for conversions or has a rider, you should be able to look for it in your policy terms. Or you can contact your life insurance company so they can talk you through your options. If you're shopping for term life insurance, ask ahead of time if your policy will have a term conversion life insurance rider in case you ever want to switch it over to a permanent option.

Alternatives to switching from term to whole life insurance

A partial conversion

If your insurer allows it, a partial conversion enables you to convert only a portion of your term life policy to whole life – resulting in a death benefit smaller than the original one, with correspondingly lower premiums. The portion you don't convert would remain active as a term policy until the original term end date, which means you'd have two premiums to pay until the term policy expires.

You might consider a partial conversion for a couple of reasons:

Who needs an FR-44 form?

An FR-44 certificate is something most drivers will never need. It's used only in Florida and Virginia and generally required only for people with severe driving offenses. For example, if a driver is convicted of a DUI or DWI and their license is suspended, they might need an FR-44 form to get their license reinstated. [Learn more about auto insurance after a DUI.](#)

What's the difference between an FR-44 and SR-22 form?

While the FR-44 is ultimately a form that proves you've purchased auto insurance, it differs a bit from the more commonly known SR-22. The FR-44 form has stricter insurance requirements than the SR-22 and is used for more severe driving offenses, which results in higher liability coverage requirements.

FR-44 Florida

For example, for an FR-44 in Florida, the liability requirements are a minimum of \$100,000 per person and \$300,000 per accident for bodily injury liability coverage, and another \$50,000 for property damage liability coverage. In contrast, Florida drivers typically only need \$10,000 per accident for property damage liability coverage, as well as \$10,000 in personal injury protection coverage. The state's minimum required coverage for bodily injury liability can be waived. [Learn more about Florida car insurance requirements.](#)

FR-44 Virginia

For an FR-44 in Virginia, drivers must have \$50,000 per person and \$100,000 per accident for bodily injury liability coverage, as well as \$40,000 of property damage liability coverage. This contrasts with the standard minimum requirements for car insurance in Virginia, which mandate \$25,000 per person and \$50,000 per accident for bodily injury liability coverage, as well as \$20,000 in property damage liability coverage.

Important note: Florida and Virginia also use the SR-22, but it's generally only required for drivers with less severe offenses, such as having too many points on their license or getting into an accident while uninsured.

How much does insurance with an FR-44 form cost?

Car insurance costs vary significantly from person to person, so it isn't easy to give an accurate estimate of how much rates might be under the FR-44 form. However, it's safe to assume that insurance rates will be higher for anyone required to submit the FR-44. Not only does the FR-44 form indicate that you might be a higher risk, but the incident that resulted in the need for it can also increase your rate. The additional coverage required by the FR-44 filing will also increase the cost of insurance.

How do I submit an FR-44 form?

If your state requires you to submit an FR-44 form, you must inform your insurance company, and they'll submit the form to your state's department of motor vehicles. If you don't have auto insurance, you should let any prospective insurer know that you need an FR-44 form, since many insurers don't offer FR-44s or SR-22s. If you're a current or new Progressive customer, we can help you submit your FR-44.

Current Progressive customers

Call us at 1-866-749-7436, and let us know which state requires you to file an FR-44.

New Progressive customers

Get a car insurance quote online or call us at 1-866-749-7436, let us know you need an FR-44, and we'll file with the requesting state.

How does health insurance work?

Health insurance works by splitting the cost of health care between you and your insurer. This cost sharing continues until you hit your maximum out-of-pocket limit for the year, after which your insurance covers 100% of your medical costs. Once your policy renews, your out-of-pocket limit resets and you resume splitting costs with your insurer.

But before you reach your maximum limit, you still need to pay for some of your medical care. These are the main costs you can expect to pay with a health insurance plan:

- ☐ **Deductible:** This is the amount you must pay out of pocket before your insurance pays for anything. Deductible amounts can range from \$500 to over \$5,000, depending on the plan type.
- ☐ **Copays:** These are set payments you make for medical services, such as doctor appointments. Copays generally apply even after hitting your deductible.
- ☐ **Coinsurance:** Coinsurance is the percentage of your medical bills you're responsible for after paying your deductible, but before meeting your out-of-pocket limit.

Important note: Your monthly health insurance premium doesn't count toward your out-of-pocket limit. However, any deductible, copay, or coinsurance you pay in a given year does count toward your maximum annual limit.

Is health insurance required?

Health insurance is no longer required at the federal level, though some states still mandate it by imposing a tax penalty on those without coverage. Required or not, health insurance is a smart choice as it can significantly reduce your financial risk if you're ever seriously injured or develop a serious illness.

But do I need health insurance?

Health care can cost thousands of dollars, so it's worth having health insurance if you can afford it. Even if you or your family members have never had a serious medical problem, odds are that someone in your family will need medical care at some point. Paying for health insurance now will give you a safety net in case of unforeseen hospital stays, a trip to the ER, or other expensive care.

Types of health insurance

There are many types of health insurance, most of which vary based on provider access, how specialist referrals work, and out-of-pocket costs. Here's a quick rundown of the most common plan types:

Health maintenance organization (HMO)

- ☐ Provider access: You may only be able to see doctors within your plan's network.
- ☐ Referrals: Your primary care doctor must refer you to specialists.
- ☐ Costs: Plans typically include a deductible and copays/coinsurance.

Preferred provider organization (PPO)

- ☐ Provider access: You may be able to see both in-network and out-of-network doctors, but out-of-network doctors will cost more.
- ☐ Referrals: You don't need a referral from your primary care doctor to visit a specialist.
- ☐ Costs: Most plans include copays or coinsurance. A deductible may apply to some plans.

Exclusive provider organization (EPO)

- ☐ Provider access: You may only be able to see doctors within your plan's network, except for emergency treatment.
- ☐ Referrals: You don't need a referral from your primary care doctor to visit a specialist.
- ☐ Costs: Plans typically include either copays or coinsurance. A deductible may apply to some plans.

Point of service (POS)

- ☐ Provider access: You may be able to see both in-network and out-of-network doctors, but out-of-network doctors will cost more.
- ☐ Referrals: Your primary care doctor must refer you to specialists.
- ☐ Costs: Plans typically include either copays or coinsurance. A deductible may apply to some plans.

High deductible health plan (HDHP)

- ☐ HDHPs can be combined with any of the plan types above; the only difference is that you'll have a much higher deductible in exchange for a lower monthly premium. HDHPs are often paired with a health savings account (HSA), a tax-advantaged account designed to help you save enough to cover your deductible.

Additional health insurance plans you should consider

There are several other types of plans that can expand your overall coverage or provide an alternative to typical health insurance. These are the most common supplemental health insurance plans:

How do I get health insurance?

Many people get coverage through their employer, but you can also buy a private health

insurance plan on your own. Depending on your eligibility, you could also get health insurance through a government program. These are the most common ways to get health insurance:

- ☐ Employer provided: These are health plans sponsored by companies for their employees. Nearly 50% of Americans get health insurance through their employer, according to the Kaiser Family Foundation.
- ☐ Health exchanges: These are government-run marketplaces that offer individual and family health plans that may be eligible for subsidies to help lower your monthly premium.
- ☐ Private online marketplaces: These are online marketplaces that offer various kinds of health insurance, including individual, family, and supplemental plans. Progressive Health by eHealth is one such marketplace that allows you to easily compare plans.
- ☐ Medicare: This is a federal program that provides health insurance for those 65 and over, as well as younger people with disabilities and people with end stage renal disease.
- ☐ Medicaid/CHIP: These are two joint federal and state programs that provide health insurance for low-income families, children, and others.

How much personal injury protection do I need?

What does it cover? Personal injury protection, or PIP, is like MedPay in that it covers you or your passengers' medical bills. However, depending on your state, it can also cover lost wages, funeral expenses, and even housecleaning or child care services if your injuries prevent you from doing regular activities.

Is it required? Some states require PIP, but it isn't required or offered in most.

How much PIP coverage should I have? PIP coverage limits vary between states, with some maxing out below \$10,000 per person or as high as \$25,000 per person. If you already have health insurance or other insurance policies that cover the same expenses as PIP, your state's minimum coverage levels may suffice. However, you should consider adding more PIP coverage if:

- ☐ You have health insurance with low limits, coverage gaps, or high deductibles and co-pays
- ☐ You want additional coverage for lost wages, funeral expenses, or child care
- ☐ You frequently give rides to other people who could hold you responsible for medical expenses after an accident

Learn more about personal injury protection, including choosing the right coverages and amounts.

How much uninsured/underinsured motorist coverage do I need?

What does it cover? Uninsured motorist coverage (UM) protects you if you're hit by a driver who doesn't have insurance. Underinsured motorist coverage (UIM) provides coverage if the at-fault driver's liability limits are too low to cover all your medical bills or damages.

UM and UIM coverage is often written out the same way as liability coverage. For example: \$15,000 bodily injury per person / \$30,000 total bodily injury per accident / \$15,000 for property damage per accident. Some states may list *UM/UIM motorist property damage separately from UM/UIM* bodily injury limits. Also, you can sometimes drop UM/UIM property damage coverage if you have collision, since these two coverages overlap.

Is it required? Some states require *UM/UIM coverage, but most do not. You may also need to carry UM/UIM* coverage if you lease or finance your vehicle, depending on your lender.

How much *UM/UIM coverage should I have? There are several states that require your UM/UIM* coverage limits to match your liability insurance limits. But even if your state doesn't require it, having the same limits for your UM/UIM and liability coverage is a good idea so you have an equal amount of protection both when you're at fault or when you're hit by someone else.

Thinking about increasing your limits? You're in good company – many Progressive customers choose higher UM limits than the required minimum.

Important note: If you live in a state with a high percentage of uninsured drivers, but UM coverage isn't required, you should strongly consider buying coverage. New Mexico, for example, had an estimated uninsured driver rate of 20.8% in 2015, according to the Insurance Research Council. [Learn more about UM/UIM coverage.](#)

What is a contingent life insurance beneficiary?

While it's essential to designate a primary beneficiary, it's also important to establish a contingent life insurance beneficiary. The primary beneficiary is the person or entity that's entitled to your death benefit. However, if, for some reason, they pass away before you or can't be located, the contingent beneficiary will receive the payout. As a standard life insurance beneficiary rule, you must explicitly identify each beneficiary with their full name and Social Security number.

How long before having a baby should I get life insurance?

You'll want your life insurance policy to take effect before your baby is born, which means you should purchase it at least four to six weeks prior to your baby's due date to allow sufficient time for the underwriting process.

If you can, it's wise to invest in life insurance right now – regardless of when you're expecting your first child. There are many smart reasons to do so, including peace of mind for your family in the event something were to happen so that they can cover both daily expenses and future expenses. It's also important to note that the cost of life insurance increases as you get older, so the younger and healthier you are when applying for a life insurance policy, the more affordable it will be.

Another practical reason to invest in life insurance before starting a family is that you could avoid higher rates due to common pregnancy-induced conditions, such as gestational diabetes, in which up to 1 in 10 pregnancies in the US are affected. Since most life insurance policies require a medical exam, unexpected conditions resulting from pregnancy could affect your policy rate.

What is the best life insurance policy for new parents to start with?

There are two types of life insurance to consider: permanent life and term life. You may already have a permanent life policy, but if you're going to become a new parent, it may not necessarily be the best option – or enough to provide for your child.

Does boat insurance cover hurricane damage?

Your boat insurer may pay for damage to your boat caused by wind and hail from a hurricane, unless explicitly stated otherwise in your policy. Contact your boat insurer to see how you're covered in case of a hurricane. Learn more about how boat comprehensive and collision coverage may protect your boat in a hurricane.

Does boat insurance cover sinking?

Your policy can pay for removing the boat from the water as well as damages to your watercraft. Depending on your policy, in the event of a total loss your insurer may pay you

the fair market value of your watercraft or the agreed value. Your boat insurer may also offer optional coverage for personal belongings lost or damaged in a boat accident.

How can I avoid storm damage to my boat?

If you're a new boat owner, learn how to protect your boat during hurricane season. Always check weather reports in advance and keep an eye on the horizon for unexpected weather. Check for flat clouds getting lower, a sudden drop in temperature, dark clouds to the west or southwest, and lightning.

Protect your boat from storm damage with boat insurance from Progressive

What is done during a marine survey?

A marine survey is a detailed inspection of your boat's exterior and interior mechanical components. As the surveyor inspects the boat, they'll note any potential issues and present you with documentation that lists the current condition and seaworthiness of the vessel, as well as a value estimate.

How long does a marine survey take?

The length of time it takes to complete a marine survey varies based on several potential factors, such as:

- ☐ Size of boat
- ☐ Type of survey
- ☐ Age of vessel
- ☐ Prior preparation
- ☐ Extended testing (haul-out and sea trial)

It could take a full day if you're planning on having an in-depth condition and value survey conducted for your vessel. If a survey is required by your insurer, speak with your surveyor beforehand to establish a realistic timeline for your survey.

How is a marine survey used for boat insurance?

A marine survey may help uncover any underlying issues with your boat and determine what upgrades are needed to get the vessel into a safe operating condition. The survey can also establish the current value of your boat. This information can be especially helpful for used boats that may have more operating issues than new boats.

How much does a marine survey cost?

Most surveyors charge a fee based on the boat's size rather than an hourly or flat rate. If you also want to have mechanical, electric, engine, or oil testing done, mention this to the marine surveyor upfront as these may cost extra.

Can I do my own marine survey?

If a survey is required, insurance companies usually require the survey to be conducted by an accredited or licensed professional..

Get boat insurance without a survey.

How does travel insurance work?

Travel insurance can reimburse you for financial losses typically associated with your trip's non-refundable expenses. You select a plan based on a variety of factors, including the length of your trip, destination, method of travel, and medical concerns. If your trip is cancelled or disrupted, and the incident is covered under your travel insurance plan, you file a claim with your insurer. You may be asked to submit documentation so your losses can be verified and your benefits can be approved.

What does travel insurance cover?

- ☐ Emergency evacuation: Comprehensive plans can arrange an emergency medical evacuation if you're hospitalized during your trip and an attending physician determines that you need to get to another hospital for proper care.
- ☐ Medical coverage: Comprehensive plans offer reimbursement for covered medical treatment received during your trip and may be beneficial if you don't have health insurance or you're traveling internationally.
- ☐ Trip cancellation or interruption: Reimburses your pre-paid, non-refundable trip cost if it's

canceled or cut short due to a covered incident.

☐ **Baggage delays and loss:** Covers lost, stolen or delayed luggage and other valuable items. The amount of coverage varies by provider and most have plan limits for the maximum amount of coverage and reimbursement.

☐ **Cancellations for any reason:** An optional coverage giving you the ability to cancel your trip without providing a reason why. Based on your plan, if you cancel your trip 48-72 hours prior to your departure, your benefits may cover 50-75% of your trip. Other eligibility requirements may apply.

Types of travel insurance plans

☐ **Comprehensive travel insurance:** Provides the most benefits and protection for your investment, including trip interruption and cancellation, delays and lost luggage, medical coverage, and emergency evacuation.

☐ **Cruise insurance:** Covers cancellations or if you miss a leg of your cruise as well as evacuations when hospitalized at a port of call, certain medical conditions, and identity theft.

☐ **Single-trip travel insurance:** For one trip only, defined as leaving your home and then coming back. You might travel to multiple destinations within the course of a single trip, but, once you return home, single-trip travel insurance ends.

☐ **Multi-trip travel insurance:** Designed for multiple trips throughout the course of a year. Policies can be purchased annually and cover you for one calendar year. The date your policy goes into effect is determined when purchasing coverage.

☐ **Flight insurance:** Covers accidental death and dismemberment during a flight.

What is travel insurance?

From lost luggage to last-minute cancellations or even medical emergencies, travel (or trip) insurance offers protection against unexpected events that occur leading up to or during travel.

How much motorcycle coverage do you need?

Each state has its own minimum requirements for liability coverage; however, you should carry limits equal to your net worth – this will safeguard your assets if you're liable in an accident. You can find your state's minimum liability coverage limits in the chart below.

Minimum liability limits for motorcycle insurance by state

Liability coverage is broken down into two types of coverage: bodily injury and property damage. The chart represents three numbers that indicate each coverage limit. For

example, if the amount of liability coverage required for motorcycle insurance in your state has a minimum limit of 25/50/25, you need a \$25,000 limit per person for bodily injury, a \$50,000 total limit per accident for bodily injury, and a \$25,000 limit per accident for property damage.

Select your state from the list below to see the minimum liability requirements:

How much condo insurance do you need?

Your coverage selections and limits will depend on how your condo association's master insurance policy functions, as well as the amount you need to protect your assets and personal property.

What is HOA insurance?

Your homeowners association (HOA) is responsible for carrying a master insurance policy to insure the common areas of your condominium development. A portion of the cost for a master policy is usually included in your monthly or annual HOA fees. The master policy protects against damages or injuries that occur in the "shared spaces" (including meeting rooms, swimming pools, tennis courts, etc.) of your complex. Coverage limits and exclusions on your HOA master insurance policy will vary based on your condo association and can help determine what's necessary for your own condo insurance policy.

Types of HOA insurance

Here are the three types of master insurance policies for condominiums:

Is condo insurance required?

If you have a mortgage on your condo, your lender will typically mandate an HO-6 policy. Additionally, your homeowners or condo association may require certain coverages and limits. However, even if your condo association has no stipulations and your condo is paid in full, condo insurance is highly recommended—after all, your condo is likely one of your most important and valuable assets.

How much does health insurance cost?

The average monthly cost for a major health insurance plan from eHealth is \$478.* Though health insurance costs can vary significantly from one plan to another, your premium for major medical plans is never based on your health, medical history, or gender, by law. Health insurers can only set premiums based on:

- ☐ Age: Older customers typically pay higher premiums as they're more likely to need medical care.
- ☐ Location: State and local rules, plus competition between insurers, can affect rates.
- ☐ Tobacco use: Smokers typically pay more as they have a greater risk of developing health problems.
- ☐ Dependents: Plans that cover you and your family members cost more than those for individuals.
- ☐ Plan category: Insurance plans offered through a government-run marketplace are categorized based on how they split costs with you (learn more about these categories below).

Is pet insurance worth it?

In short, yes. You can anticipate regular checkups and vaccines when owning a pet, but unexpected illnesses, accidents, or emergencies can cost thousands. Suppose your pet suffers a fracture or ingests a foreign object. Any X-rays, anesthesia, surgery, and follow-up care often result in expensive bills. Treatment for cancer, congestive heart failure, respiratory issues, and gastrointestinal conditions can cost more than \$10,000. A pet insurance plan provides the peace of mind that you'll be able to get the proper treatment for your dog or cat without worrying about unexpected financial burdens.

While you're responsible for the premium and deductible of pet insurance, you'll end up paying a fraction of the cost (after reimbursement) of covered care. Ultimately, pet insurance is a good option, and even more so if you get a discount. Progressive offers 5% off a BestBenefit plan when you quote, and another 5% off for insuring more than one pet.*

Frequently asked questions

Can I choose my own veterinarian?

Yes, as long as your vet is licensed and, for Pets Best, in the United States or Canada.

Does pet insurance cover any pets besides cats and dogs?

Not typically. You'll need an insurer that specializes in exotic pets. When it comes to pet insurance, "exotic" can be used to describe any animal that isn't a cat or dog.

Does pet insurance cover dental?

Most insurers will not cover dental treatments as part of their comprehensive plans, but with Progressive's Pet Insurance by Pets Best, you can add on coverage for routine cleanings.

Does auto insurance cover pets in a car accident?

If you have collision coverage on your Progressive personal auto policy, Pet Injury Protection covers your vet bills up to a specified limit if your pet is injured in a car accident. This coverage is separate from pet insurance, and it pays up to \$1,000 for medical care if your dog or cat gets hurt in a car accident, regardless of fault.

What impacts the cost of RV insurance?

Pricing for RV insurance policies range remarkably due to the scope of RV types and classes, along with the typical components that influence your cost for motor vehicle insurance. Here are some notable factors affecting RV insurance rates:

Type, age, and condition

Motorhomes are generally more expensive to insure than travel trailers. Unlike travel trailers that are "pulled" by another vehicle, motorhomes are driven and therefore require liability coverage. Additionally, state-of-the-art motorhomes will usually cost more to replace than most trailers, pop-up campers, truck campers, and fifth wheels.

What does condo insurance cover?

Like homeowners insurance, HO-6 insurance safeguards against property losses and liability claims, except in cases where your condo association's master policy provides coverage. Here are the standard condo insurance coverages:

Commonly covered perils

Perils are events that can cause damage to your condo unit or personal property. Here are a few examples of perils typically covered under condo insurance policies:

- ☐ Fire and lightning
- ☐ Windstorms and hail
- ☐ Theft and vandalism
- ☐ Weight of ice, snow, and sleet

See more on covered perils.

What's not covered under condo insurance?

Your HO6 insurance policy will have a list of coverage exclusions. The following are common examples of what's not covered:

- ☐ Earthquakes
- ☐ Flooding
- ☐ Damage from termites
- ☐ Wear and tear

Condo insurance also won't cover damage to shared areas of your condo complex, including any property your condo association owns. From your building's stairwell to your development's party center, your condo association's master policy protects all of your complex's common areas.

Motorcycle insurance coverages you should consider:

If you financed your bike, your loan or lease company will likely require you to carry physical damage coverages. But even if your motorcycle is paid off, comprehensive and collision are worth considering. These coverages will protect you against a collision with another object, theft, vandalism, hitting an animal, and weather-related incidents.

According to the Insurance Information Institute, about 13% of drivers countrywide don't have insurance. Uninsured/underinsured motorist coverage can pay for your medical bills and any lost wages due to injuries from an accident with an uninsured or underinsured driver. Some states also offer uninsured motorist property damage (UM PD), which covers damage to your bike and can be especially beneficial if you don't have collision coverage

on your policy.

If you or a passenger are injured in an accident, this coverage can pay your medical bills, regardless of fault, up to the limits of your policy.

- ☐ Carried Contents: Covers personal property that is damaged at the time of a covered loss or covers property stolen off your motorcycle.
- ☐ Enhanced Injury Protection: Get up to \$250 per week for two years if you're injured in a covered motorcycle accident and are unable to work.
- ☐ Accessories and Custom Parts/Equipment: We automatically include \$3,000 in accessory coverage to protect the upgrades and customizations you've made to your ride.
- ☐ Total Loss Coverage: If your bike is totaled and is no older than one model year on a new policy, Progressive will pay you the full manufacturer's suggested retail price for a brand-new bike, minus your deductible.
- ☐ Roadside Assistance: If you break down in the U.S. or Canada, we'll tow your bike to the nearest repair shop for free.

See additional information about all standard and optional motorcycle coverages.

When do you need motorcycle insurance?

Motorcycle insurance is required in 49 states and is the best way to be sure you and your bike are protected. Here are a few instances when you should have motorcycle insurance in place before jumping on your bike and hitting the road.

- ☐ If you have a temporary permit: If your state requires insurance when you're a fully licensed rider, there's a good chance they will require it while you have a temporary permit as well.
- ☐ If you're registering your motorcycle: Most states will require proof of insurance when registering your motorcycle. It's illegal to ride your motorcycle on the road if it is not registered.
- ☐ If you financed your motorcycle: Most banks and lenders require insurance on their investments, so if you used a loan to buy your motorcycle, there is a good chance you will be required to have insurance.

Is motorcycle insurance required for scooters and mopeds?

This depends on where you live. Nearly all states require motorcycle insurance for fast scooters (models with engines greater than 50cc or that exceed 30 mph), but only about half of states mandate it for slow scooters and mopeds.

What is seasonal motorcycle insurance?

Seasonal motorcycle insurance, also known as lay-up motorcycle insurance, allows you to drop coverages or cancel your policy during the months you're not using your bike.

However, this type of policy is handled differently based on the insurance company you choose and may not be offered in every state, so check with your insurance company to see how they handle lay-up motorcycle insurance policies. At Progressive, you can adjust or drop certain coverages when your bike isn't being used.

How do you get motorcycle insurance?

How do I get travel insurance?

Many travel agencies offer travel insurance when you book your trip, but it's important to make an informed purchase. You want an affordable plan that addresses your specific concerns and situation. Progressive travel insurance from InsureMyTrip includes the industry's top vacation insurance companies so you can research coverages, compare prices, and choose the best plan for your budget and itinerary.

Online

Browse available plans, then choose your coverages and start date.

Talk to a rep

Call 1-844-276-1214 and speak with a licensed travel representative.

Ensure your coverage and plan details cater to your needs and trip itinerary.

What items are commonly scheduled on a rider?

- ☐ Jewelry: Wedding and engagement rings, necklaces, watches, earrings, diamonds and other precious stones are all items typically scheduled on a rider. You'll need to add a separate rider for each individual piece.
- ☐ Personal collections: From fine art to coins and stamps, regardless of their value, a rider safeguards your collections and memorabilia.

☐ Specialty items: These include bicycles, cameras and projection equipment, musical instruments, firearms, and other notable possessions. Some exclusions may apply.

How much does it cost to add a policy rider?

The price varies based on the item, appraised value, and the insurance company. In general, riders are affordable. Jewelry can typically be scheduled for about \$1.50 to \$2 per \$100 in value (or 1.5% to 2%). If you own a piece valued at \$5,000, expect to pay around \$75 to \$100 for the rider.

Collectibles are less expensive to insure. For example, you can schedule a stamp collection for 80 cents for every \$100 in value (or 0.8%). If your collection is worth \$5,000, your rider will cost around \$40.

How to add an insurance rider

Current Progressive customers

Call 1-866-749-743 and explain your valuable item(s) to a representative.

New Progressive customers

When you get a home insurance quote, we'll ask about certain high-value items. If you have other items we don't mention, let us know you want to insure them.

With Progressive Home, an affiliated Progressive carrier and part of our network of companies, any item valued at \$5,000 or more requires an appraisal and a clear photo of the item. For items less than \$5,000, you'll be asked to provide a detailed description of the item. Unaffiliated home insurance carriers in Progressive's network may have different requirements.

For example: to add a diamond engagement ring, you will be asked to provide details on type of metal, number of diamonds, the cut, color, clarity, and carat size of each diamond.

How do insurance policy riders work?

First, you need to determine the item(s) you want to cover. Start by taking a home inventory of your valuables from time to time, even if you think your property is well

covered. You may be surprised to find valuable belongings that are not covered or may have a sublimit, but could be covered with an insurance rider. If you don't know the value of an item you'll need to get it appraised. Once you know the value, you'll need to notify your insurance company and start the process of adding the item to your policy.

Adding a rider often involves an appraisal or detailed description of the item(s) you want to cover. Coverage details and requirements vary by insurer. Adding, or "scheduling," items will raise the cost of your policy, but it's worthwhile because you'll usually only pay a little extra to cover an item of much greater value.

What are the benefits of adding an insurance rider?

- ☐ Increased coverage: Most home insurance policies contain sublimits, which are essentially limits within limits. Let's say you have a \$100,000 limit in personal property coverage for your belongings, but your limit on jewelry is only \$2,500. If you have a piece that's worth \$10,000 and you don't add a rider for it, your insurance company won't cover \$7,500 on a claim for that item.
- ☐ Low or no deductibles: Your personal property coverage may have a high deductible. Riders, on the other hand, often have low deductibles or none at all. If you have a musical instrument worth \$3,000 that gets stolen and your property deductible is \$2,000, you'll only receive \$1,000 on an insurance claim for that item. If you had a rider with a deductible of \$50, your insurance payout would be \$2,950.
- ☐ Accidental loss coverage: Many basic insurance policies won't protect you against loss by "mysterious disappearance." That means if you accidentally lose your wedding ring at the gym, you may not be covered. However, with a rider, the ring will be covered even in this scenario.
- ☐ Increased savings: You can save money by not purchasing a separate policy to insure your jewelry, art or valuables. The cost of adding coverage is typically based on a percentage of the base policy premium.

Is car insurance cheaper if you own your car?

Car insurance premiums don't automatically go down when you pay off your car, but you can probably lower your premium by dropping coverage that's no longer required. Banks and financing companies who loan you money for your car are called lienholders.

Lienholders generally require you to have comprehensive car insurance coverage and collision car insurance coverage while you're paying off a loan. After the loan is paid back, and the lienholder is removed, you're no longer required to carry these coverages.

Should I lower my car insurance coverage once my car is paid off?

When deciding if you should decrease your car insurance coverage, determine your car's value and the state of your personal finances. The following situations could mean it's more cost-effective to reduce or drop comprehensive and collision coverage:

- ☐ Your car's value no longer warrants it: If your vehicle is older and has lost much of its value, it may make sense to reduce your coverage.
- ☐ You've built up a substantial savings account: If you feel confident you have enough cash to repair or replace your vehicle in the event something happens to it, dropping optional coverage can reduce your premium – as long as you're comfortable with the risk.

How does boat insurance cover storm damaged boats?

Boats frequently experience damage during storms, and your boat insurance policy's physical damage coverages can pay for damages to your watercraft resulting from covered perils such as a windstorm or hail. If you have a liability-only boat policy, any damages to your watercraft won't be covered.

If your boat damages someone else's property, property damage liability coverage covers any damage you cause to someone else's dock, boat, property, or structures. Learn more about boat liability coverage and boat insurance coverages.

What's included in an insurance declarations page?

The insurance policy declarations page, also known as a "dec page," is the first page (or pages) of your auto or homeowners insurance policy. While they both serve the same general purpose, each one contains specific information about the coverages you have for your vehicle(s) or home.

What's an auto insurance declarations page?

Your car insurance declarations page concisely summarizes vital policy information, including policy periods and numbers, insured drivers, covered vehicles, and elected coverages. Think of your auto insurance declarations page as a quick cheat sheet if you have any questions about the specific terms of your policy.

Here's what you can expect to find on a car insurance declarations page:

Can I show my auto insurance declarations page if I'm pulled over?

Your declarations page generally should not be used as proof of insurance. It's a good idea to always carry a physical insurance card in your vehicle to show to law enforcement if you get pulled over, although you can also produce a digital insurance card in most states.

If you need to show proof of auto insurance to the Department of Motor Vehicles or your lender, you may need a certificate of insurance. This document contains information similar to a declarations page but omits specific details that third parties don't need, such as your auto insurance premium.

What's a homeowners insurance declarations page?

If you're looking for a general overview of your homeowners insurance coverage, your home insurance declarations page is the place to go.

Your homeowners insurance declarations page will typically contain the following information:

Why do I need an insurance declarations page?

Your declarations page exists primarily for your benefit. Review it carefully as soon as you receive it to make sure all the listed information is accurate. Keep it on hand for future reference in case you have questions about your policy or need to file a claim.

How to get an insurance declarations page

Your insurance company will usually send your insurance policy declarations page automatically as soon as you sign up for auto or home insurance. You'll find it at the beginning of your policy documents, which you may receive by email, fax, or regular mail. It's also becoming more common for insurers to make your declarations page available online through a web portal.

Progressive makes it easy for both new and existing customers to review their insurance

declarations page by contacting a representative or your agent. You can also use the Progressive app or log in to your account to access your policy online.

What's included under other structures coverage?

Other structures coverage on your homeowners insurance policy protects against damage to gazebos, detached garages, guest houses, sheds, and even fences.

Other structures includes property that's set apart from the main dwelling by a distinct space or connected only by a fence. Attached garages and attached decks are covered under your policy's dwelling coverage, while a detached structure such as a storage shed in the backyard falls under other structures coverage.

How much coverage does other structures insurance provide?

Although the amount can vary depending on your policy, your Coverage B limit is typically set at 10% of the limit for your policy's Coverage A, also known as dwelling coverage. For example, if your dwelling limit is \$400,000, your other structures insurance coverage would be \$40,000.

If your Coverage B amount wouldn't sufficiently pay to repair or replace your other structures, you may be able to increase it, depending on your insurer, by adding more coverage or an endorsement to your policy.

How do I choose a life insurance beneficiary?

The process of selecting a beneficiary to receive your life insurance death benefit is an intimate and personal choice. While the decision is ultimately yours, most people designate a spouse, child, charity, or multiple beneficiaries as their primary beneficiary.

Let's look at some life insurance beneficiary options and rules:

☐ Partner/spouse

In addition to the emotional impact on your partner, your passing will also have a financial bearing. Without your income, it may be difficult for them to maintain the lifestyle they once had. Selecting your significant other as the primary life insurance beneficiary can help them cover expenses such as a mortgage, long-term debt, funeral costs, and day-to-

day needs.

☐ Child

The passing of a parent can significantly alter a child's life, especially if the child is left without someone to rely on financially. You can name a minor child as your beneficiary, but there are multiple legal avenues and implications of doing so. For instance, the benefit could be placed in a trust managed by a custodian until the child is 18 or 21, or it could be designated for uses that benefit the minor child. Speak with legal counsel before naming a minor child as a beneficiary to determine the best option for your family.

☐ Charities

If no one is financially dependent on you, you might consider a favorite charity as the beneficiary of your death benefit. By designating the organization of your choice as your primary life insurance beneficiary, you ensure the payout will be donated to them upon your death.

☐ Multiple beneficiaries

Policyholders often want to split their death benefit among several people or entities. If you choose to have multiple beneficiaries, you'll need to specify the benefit amount or percentage each should receive.

What impacts your life insurance price

Age and sex are two of the biggest factors that affect the cost of life insurance, but there are several other things insurers consider when determining your rate. For instance, if you have a job or hobby that's considered risky, you may pay more to offset the risk of insuring you. Other common factors include your overall health, financial history, and whether you use tobacco products. Learn more about the cost of life insurance.

What kind of insurance covers a car in storage?

Technically, there's no dedicated insurance for a car in storage. The closest thing to vehicle storage insurance is comprehensive car insurance coverage, as it protects your vehicle against the types of damage it could suffer while parked on your property. Suppose a tree crashes through your garage during a windstorm and crushes your car. Without comprehensive coverage, you're out of luck. But with it, you're protected against weather-related damage caused by wind, hail, hurricanes, and fire. You're also protected if your vehicle gets stolen or vandalized.

Some insurers, including Progressive, allow you to keep comprehensive coverage while dropping collision car insurance coverage. However, if you have a car loan or lease, your lienholder will likely require you to keep your comprehensive and collision coverages at all

times, even when the vehicle isn't being driven.

Learn how insurance covers your property when moving or using a storage unit.

Homeowners insurance after divorce

With a divorce or separation, possessions are often split, and one or both spouses change their living arrangements. When there's an official change to the ownership of your home – for instance, from being in two names to being in only one name – you should make the same change to the ownership of your homeowners policy. Your insurer should be made aware of any changes to ownership, occupancy, or personal property in your home so they can make sure you have the correct policy type and coverage.

When to shop for car insurance

Quoting car insurance at least once a year can be beneficial as rates change frequently. If you're paying too much, don't wait to switch. Your current company will refund you the unused portion of your policy when you cancel. Just make sure you're covered with your new company before cancelling. Adding a teenager to your family policy is also a good time to shop for auto insurance, as you may find an insurer that offers discounts for teen drivers.

Personal property calculator

Whether you're a homeowner, condo owner, or renter, you can create a personal property inventory list in order to itemize your belongings and calculate their total value. If you don't have receipts for every item or you're unsure of an item's value due to depreciation, use a depreciation calculator to better estimate its worth.

When filling out your worksheet, you can choose between listing your item's actual cash value (ACV) or replacement cost value (RCV). While most home insurers will cover personal property at actual cash value, you can often choose coverage at replacement cost value for an increased price. Check with your provider to find out how your belongings are covered.

Our personal property calculator can also help determine how much personal property coverage you need on your policy. Remember to print a copy of your personal property

inventory worksheet for your records.

How roof age impacts insurance costs

Generally, the newer the roof, the better your home insurance rate. An older roof can have unforeseen issues such as water damage that can cause deterioration and increase the need for replacement.

If your roof is 20 years old or more, some insurance companies will require an inspection before offering coverage. Other insurers may only cover the actual cash value of your older roof, meaning you'll be on the hook for the remainder of the costs. And some may outright refuse to write a policy for a home with a roof that's more than 20 years old.

What are the different shapes of roofs?

While it may not be as important as the material or age of your roof, your roof's shape can also impact your home insurance premium. Let's look at these common roof shapes:

Is homeowners insurance included in my mortgage?

Your homeowners insurance premium is included in your mortgage payment if you have an escrow account. When you pay your mortgage, a portion of the overall payment is set aside in your escrow account to pay for your homeowners insurance and property taxes (and mortgage insurance if your lender requires it). Your insurance and property taxes are automatically paid from the escrow account when they're due.

Do I have to pay homeowners insurance through escrow?

If your mortgage down payment is less than 20%, your lender will likely require you to pay your home insurance through escrow. From the lender's perspective, this ensures that insurance payments will be made on time with no lapses in coverage. After all, they have a vested interest in keeping your house protected.

Who's liable if a car damaged my property?

If a car crashes into your home, mailbox, or fence, or damages anything else on your

property, and the driver is found at fault, they're liable for the damage. Almost all states require drivers to have a minimum amount of property damage liability coverage on their auto policy. This coverage may help pay for any damage to your home or property.

However, if their coverage isn't enough to pay for all the necessary repairs, your homeowners insurance may cover damage beyond the coverage limits of the driver's or vehicle owner's auto liability policy. Standard homeowners insurance policies usually list vehicle damage as a type of covered peril.

If the driver is uninsured, who pays for the damage to my property?

If a car crashes into your home and the driver is uninsured, your homeowners insurance may cover the damage; however, you may be responsible for paying your homeowners insurance deductible. Your insurer may choose to seek reimbursement from the driver through the subrogation process and could possibly use some of the proceeds to cover your deductible, either in part or in its entirety. If subrogation fails, you could file a lawsuit against the uninsured driver for any deductible, but you may be stuck with court costs and see no payout for years, even if you win.

Keep in mind that your insurance may not cover the repair costs if they're less than your deductible. Check with your insurer or agent to make sure your policy would cover the damage. You could also get a repair estimate from a qualified professional to make sure the repair cost will exceed your deductible. If the repair cost is higher than your deductible, then it might be worth filing a claim.

How does a home warranty work?

When one of your covered systems or appliances breaks, you'll file a claim and your home warranty will send a pre-screened technician to diagnose the issue. As long as it's a covered failure, your home warranty can help pay for the repair or replacement of the system or appliance.

A home warranty is a contract with a set term limit – usually monthly or annual, sometimes longer. You can typically renew a home warranty once it expires, and many are set to automatically renew.

Do all home warranties have a deductible?

It's typical for home warranties to have a deductible that you'll be responsible for, usually per claim. Beyond the deductible, your home warranty can help pay the repair or replacement costs for covered appliances and systems. There may be certain costs not covered by your home warranty plan, such as permits or hauling away of equipment. Always check your warranty's terms for limitations and exclusions.

What does a home warranty cover?

A complete home warranty can typically cover the servicing, repair, or replacement of essential appliances and systems in your home that aren't directly related to the home's structure. Covered appliances may include your dishwasher, refrigerator, oven, stove, washing machine, and dryer. Covered essential systems may include your HVAC, electrical, and plumbing systems.

Depending on the provider, it's also possible to get a home warranty only for specific types of systems and appliances. For example, Progressive Home Warranty by Cinch offers plans that cover just your built-in systems or just your major appliances.

The amount of time passed since the DUI as well as your age and driving history will factor in to the amount of the increase. For example, if you've never had any accidents and speeding tickets, and your DUI is the only hit on your record, your rate likely won't go up as much.

Once the DUI violation no longer shows on your motor vehicle report, you should see a decrease in your car insurance rate.

If I'm in an accident while driving drunk, am I covered?

Yes. You're covered up to the limits of your policy for any accident, regardless of fault or if you were under the influence of alcohol or drugs. That includes damage to your car or someone else's property as well as their injuries.

Do home warranties cover plumbing?

Plumbing repairs and replacements are typically covered by complete home warranty plans. Cinch's Complete Home Plan and Built-In Systems Plan cover plumbing for the following:

- ☐ Water heater
- ☐ Toilets
- ☐ Sump pumps
- ☐ Instant hot/cold water dispensers
- ☐ Garbage disposals
- ☐ Whirlpools/jetted tubs
- ☐ Interior gas, water, and drain lines

Do home warranties cover ductwork?

Ductwork is considered part of your HVAC system, so it's typically covered by complete home warranty plans. Cinch covers ductwork for air conditioning and heating units (up to two units each), under the Complete Home Plan and the Built-In Systems Plan.

How much do home warranty plans cost?

Home warranty plans cost at least a few hundred dollars per year, depending on your location, plan, and provider. For example, Cinch's Complete Home Plan warranty ranges in cost from \$480 to \$1,020 per year,* depending on your geographic region; this plan covers your washer and dryer, major kitchen appliances, A/C and heating systems, plumbing system, electrical system, and even reimbursement for your homeowners insurance deductible.† Appliances-only plans, typically the most affordable, range from \$336 to \$792 per year.*

Because home warranties offer varying levels of protection, the most affordable plans are those with basic coverage. Think of it in terms of an insurance policy: lower premiums mean higher potential out-of-pocket costs.

How does homeowners insurance cover animal damage?

Wildlife damage may be covered under your home insurance policy's dwelling coverage and "other structures" coverage. Dwelling coverage protects your home's structure and anything attached to it, such as an attached garage. Other structures coverage protects the detached structures on your property like a fence or shed.

Does homeowners insurance cover squirrel damage?

Unfortunately, squirrel damage isn't covered by homeowners insurance because it's considered preventable. It's not unheard of for squirrels to take up residence in a home's

attic, and they can chew through beams, insulation, and even electrical wires in the process. Here are some tips to prevent squirrels from getting into your attic:

- ☐ Trim tree limbs away from your home's roofline
- ☐ Make sure to cover chimney caps, attic vents, and exhaust fan openings
- ☐ Remove potential sources of food and water from your yard, such as bird baths and feeders

Is rodent damage covered?

Damage caused by mice and rat infestations is generally not covered by your home insurance policy. Like squirrels, these small critters tend to take up residence and gradually grow in numbers over a long period of time, so your insurer considers the damage preventable and expects you to take necessary steps to eliminate infestations before they cause damage to your home.

Here are some ways to keep rodents out of your home:

- ☐ Keep both pet food and garbage in sealed containers
- ☐ Seal off any small openings in your home's foundation or crawl spaces
- ☐ Install door sweeps on all exterior doors to seal the gap at the bottom

What about raccoon damage, is it covered?

Raccoon damage is a type of animal damage that is generally not covered by a homeowners insurance policy, including damage to your home's structure and personal property. Damage caused by other vermin, such as skunks and opossums, is usually not covered as well.

Is woodpecker damage covered by insurance?

Woodpecker damage is generally not covered by homeowners insurance as it's considered preventable. If you find cone-shaped holes in your siding or near your roofline, then you likely have a woodpecker infestation. Repairing the damage will help prevent more serious issues, but you'll also need to find a way to keep the woodpecker from coming back. Here are a few preventative steps you can take to keep these unwanted guests away from your home:

If the woodpecker keeps coming back, call a pest control specialist to come and remove it and its nest.

Does home insurance cover bat removal?

If you discover bats in your attic, you'll need to call in a professional to remove them safely. Your insurance won't cover this expense, and any necessary cleanup will also be your responsibility.

Does insurance cover animal damage to cars?

Wild animals can also cause considerable damage to your vehicle – even if it's parked in your driveway. While home insurance won't cover this type of animal damage, your auto insurance policy may pay for repairs if you've purchased comprehensive coverage. Whether you hit a deer while driving or rodents chew up your car engine's wiring, a comprehensive policy can help protect your car from wildlife damage.

How to file a claim for wildlife damage with Progressive

Call 1-800-776-4737 and we'll connect you with your homeowners insurance company. You can also find your insurer's contact info and learn more about the process on our [property insurance claims process page](#).

How do speeding tickets affect insurance?

If you get two or more speeding tickets in three years, you can likely count on an insurance rate increase. If you get your first and only speeding ticket during this period, however, you may not see an insurance increase at all. Whether you receive a rate increase will depend on several factors including your insurance company, driving record, insurance history, and in some states, how fast you were traveling when you were cited.

How much does insurance go up after a speeding ticket?

Progressive customers who received their first speeding ticket in three years paid 15% more on average for a six-month policy.* Keep in mind that rate increases will vary by insurer. And as mentioned above, you might not even see a rate increase after one speeding ticket due to the many different factors involved.

Can you drive without insurance?

Much like having a license plate on your car and having a valid drivers license, insurance is a requirement for driving in nearly every state. You're legally required to have auto insurance for any car registered in your name, unless you live in New Hampshire. And even if you don't own a car but you drive one, you're still required to have insurance or be added to the car owner's policy. Although car insurance in New Hampshire isn't required, you must be able to demonstrate financial responsibility for any damage or injuries if you're liable in an accident, and insurance is one way to do so.

Every state also requires a minimum level of car insurance for insured drivers, and your insurer will make sure you have the minimum required. Every state, other than Florida, requires that you have bodily injury liability coverage and property damage liability coverage; Florida requires only property damage liability coverage. Bodily injury liability coverage covers medical costs of people in the other vehicle when you're at fault in an accident. Property damage liability coverage covers damage to the other car or personal property (such as a fence or mailbox) when you're at fault.

Before purchasing insurance, check the specific requirements for your state since medical payments coverage and personal injury protection coverage are also mandatory in some places. These cover your personal medical costs if you're in an accident. Uninsured/underinsured motorist coverage may also be required in some states. And remember, the legally required coverages reflect the lowest amount of car insurance required by your state. You might consider coverage above and beyond the minimum according to your vehicle, finances, and driving habits. Estimate the right starting point for you using our car insurance calculator.

Learn more about your state's minimum car insurance requirements.

What are the consequences of driving without insurance?

If you're legally required to have insurance based on where you live or your past driving history, there can be serious consequences for driving uninsured. The degree of the penalty also depends on the severity of the situation and whether you're a repeat offender of driving a car without insurance.

Penalties vary by state and can include:

- ☐ Fines and jail time
- ☐ Suspension of your license
- ☐ Having your car impounded
- ☐ Requirement to file an SR-22

What happens if you get pulled over without insurance?

If you get pulled over without insurance, even if you're a first-time offender, you're likely to get a ticket that carries fines. Fines for driving a car without insurance can reach as high as \$5,000 in some states.

Many states will also suspend an uninsured driver's license, even if you're a first-time offender. The suspension may end after a specific period, or once you've presented proof of insurance or filed an SR-22 with your state. There's also a chance your car could be towed, and you won't be able to get it back until you've paid a fine and provided proof of insurance. Learn how to get your car out of impound if it is towed and how tickets can affect your car insurance rates.

What happens if you get in an accident without insurance?

The penalties listed earlier also apply, but to a greater extent, if you're in an accident while driving without auto insurance. You're more likely to receive several penalties, including a fine, having your car impounded, and getting your license suspended until you can provide proof of insurance. That's not all, though. You'll also be liable or partially liable for property damage and injuries caused by the accident, which could cost you hundreds of thousands.

What to do if you're currently driving uninsured

[Interesting facts about driving in Alaska](#)

[Facts and figures about driving in Arizona](#)

How to get auto insurance in Arizona

What Arkansas drivers should know before getting behind the wheel:

How to get car insurance in Arkansas

Fast facts about driving and car insurance in Colorado

Fast facts about driving and auto insurance in Connecticut

How to get car insurance in Connecticut

Fast facts about Delaware's roadways:

How to get a car insurance quote in Delaware

Facts and stats about driving in Georgia:

How to get car insurance in Georgia

Fast facts about driving in Hawaii:

How to get car insurance in Hawaii

Facts about driving in Idaho:

How to get car insurance in Idaho

Facts about driving & car insurance in Indiana

How to get car insurance in Indiana

How do I add a pet to my renters insurance policy?

When obtaining a quote for renters insurance, you'll typically be asked to provide information about the pets or animals you own or keep at your home. If you acquire or adopt a pet after obtaining your renters insurance, you can contact your agent or insurer to amend your policy. Most renters insurance companies cover household domestic pets like cats and dogs, but there may be exceptions, especially for certain dog breeds.

If your renters insurance company won't extend liability coverage to your pet, you may be able to purchase a separate animal liability policy from another insurer. The cost of an animal liability policy may vary based on your pet's breed and size, as well as your location and the limits you choose.

Pet damages that aren't covered by your renters insurance policy

- ☐ **Damage to your own property:** Renters insurance doesn't cover pet damage to your personal belongings. For example, if your cat decides to use your sofa as a scratching post, you'll have to repair or replace it yourself.
- ☐ **Injuries to yourself, your family, and/or roommates:** Your renters insurance policy won't pay for dog bites or other injuries sustained by anyone who resides in your home, but does cover houseguests.

How much will I pay for renters insurance with pets?

Most renters insurance companies include coverage for household pets within your base premium. However, that may vary by insurer.

What's the difference between renters insurance and pet insurance?

The primary purpose of renters insurance is to protect your property and assets if you live in a rental unit. The liability coverage included in your policy also applies to your pets, and in some cases may pay for the damage your pet causes to someone else's property.

Pet insurance is designed to help with unexpected veterinary bills in the event of an illness or injury and may be able to help with preventative care. If you're looking for coverage when your furry friend gets sick, learn more about pet insurance.

Get protected with renters insurance from Progressive

Facts about Alabama car insurance

How to get car insurance in Alabama

Fast facts about driving and auto insurance in Iowa

How to get car insurance in Iowa

Interesting facts about driving in Kansas

How to get car insurance in Kansas

Interesting facts about driving in Kentucky:

How can I get a quote for car insurance in Kentucky?

Facts about auto insurance in Louisiana

How to get car insurance in Louisiana

Fast facts about driving in Maine

How to get car insurance in Maine

Interesting facts about Massachusetts auto insurance

How to get car insurance in Massachusetts

Michigan car insurance facts

How to get car insurance in Michigan

Facts and figures about driving in Minnesota:

How to get car insurance in Minnesota

Interesting facts about driving in Mississippi:

How to get car insurance in Mississippi

Fast facts about driving in Missouri

How to get a car insurance quote in Missouri

Fast facts about driving and auto insurance in the Treasure State:

How to get car insurance in Montana

How to get car insurance in Nebraska

How to get car insurance in Nevada

Fast facts about driving in New Hampshire:

How to get car insurance in New Hampshire

Facts and figures about driving in New Jersey:

How to get car insurance in New Jersey

Fast facts about driving and auto insurance in New Mexico

How to get car insurance in New Mexico

Interesting facts about New York auto insurance

How to get car insurance in New York

Fast facts about driving & insurance in North Carolina:

How to get car insurance in North Carolina

Fast facts about driving and car insurance in North Dakota

How to get car insurance in North Dakota

Interesting facts about driving in Oklahoma

How to quote auto insurance in Oklahoma

Consider investing in identity theft protection too

3.2 million identity theft and fraud reports were filed in 2019, according to the FTC. As the world continues to become more connected through the internet, identity theft will continue to rise. And while you may not be financially responsible for debts accrued due to identity theft, it can often affect your credit. It can take time – even years – to completely clear your accounts. If you were to attempt to purchase a home during this interim, you might not get approved for a mortgage. That's why identity theft protection can be a worthwhile investment. Not only will you benefit from an active identify theft monitoring service, but you'll also gain the help of a team of experts who can expedite the process of restoring your identity.

Should I get a financial advisor in my 20s?

Not every decision requires a financial advisor, but if you prefer to have someone to talk to about major financial decisions, or if you'd like someone to manage your assets, then an advisor may make sense for you. There are a wide range of advisors you can seek out, offering everything from complete financial plans to basic investment strategies.

What to know when driving in Oregon:

How to get car insurance in Oregon

Interesting facts about Pennsylvania auto insurance:

Protect your fence from tree and storm damage

New Progressive customers

Get a home insurance quote online or call 1-866-749-743 and one of our licensed representatives will help you select the right coverages.

Current Progressive customers

If you're concerned you may not have the correct coverages, check your home policy online or speak with a representative by calling 1-866-749-743.

How to get car insurance in Rhode Island

Fast facts about car insurance in South Carolina:

How to get auto insurance in South Carolina

Check out these interesting facts about driving in South Dakota:

Know these Tennessee driving facts before you hit the road:

How to get car insurance in Tennessee

Fast facts about Texas auto insurance

How to get car insurance in Texas

Fast facts about driving and insurance in Utah

How to get car insurance in Utah

Interesting facts about driving and auto insurance in Vermont:

How to get car insurance in Vermont

Facts about driving in the state of Virginia:

How to get car insurance in Virginia

Facts about Washington State auto insurance:

How to get car insurance in Washington State

Interesting facts about driving in West Virginia

Check out these interesting facts about driving in Wisconsin:

Interesting facts about driving in Wyoming

How to get a quote for car insurance in Wyoming

How to get insurance in California

How does homeowners insurance cover solar panels?

If you have roof-mounted solar panels, the dwelling coverage on your homeowners policy may pay to repair or replace them if they're damaged by a covered peril. Some insurers may not cover wind or hail damage to roof-mounted solar panels.

If you have panels on top of a detached structure, such as a shed, it's possible the "other structures" coverage on your policy will cover them, but you should check with your insurer. Ground mounted solar panels may be covered under your other structures coverage as well. Some insurance companies may also allow you to add coverage for detached solar panels to your homeowners policy as a rider or endorsement.

When should I purchase separate solar panel insurance?

If your insurer doesn't provide coverage or provides limited coverage for solar panels, then you may need a separate policy. As with homeowners insurance, some solar panel insurers may not cover wind or hail damage.

Do I need insurance coverage if I don't own the solar panels?

If you lease your solar panels, you may not need to insure them yourself as some leasing companies carry their own insurance for the panels. However, other leasing companies may require you to insure them, either through your homeowners insurance or a separate policy offered by the leasing company. Whether you buy or lease your panels, you should always tell your insurance company that you've installed solar panels on your home. Note that if you lease your panels and insure them yourself, your insurance company may limit any claim payout for wind and hail damage since you don't own the panels.

Do solar panels increase the cost of homeowners insurance?

You may not see an increase in your homeowners insurance premium after installing solar panels on your roof. However, you'll likely need to raise your coverage limits to account for the replacement cost of your solar panels, which will likely result in some increase to your premium. The additional cost may be considered small compared to the risk, especially when you factor in the location of your solar panels. Because they're placed outdoors in elevated areas vulnerable to wind, hail, and lightning, they're at a higher risk of damage.

Cover your foundation with homeowners insurance through Progressive

Get explanations for commonly used insurance jargon

What caused the window damage?

Whether your broken window will be covered by your homeowners insurance depends on how the window was damaged:

What types of coverages offer protection for broken windows?

Homeowners insurance policies typically include six primary coverage types, usually labelled as Coverages A, B, C, D, E, and F. Depending on the damage, coverage for broken windows might fall under your dwelling coverage (Coverage A), other structures coverage (Coverage B), or liability coverage (Coverage E). Here's when these different coverages may come into play for window damage.

☐ Dwelling coverage: Windows that are a part of your home's structure would be covered under Coverage A.

☐ Other structures coverage: If the broken window is on a separate structure on your property, such as a detached garage or storage shed, the claim would be made under Coverage B.

☐ Liability coverage: Coverage E protects you if you or someone in your household accidentally breaks someone else's window.

Your policy's deductibles and coverage limits may impact how much you're protected against your particular broken window situation, or if you're better off paying for the repairs out of pocket.

Does homeowners insurance cover rotted windows?

Home insurance typically protects against sudden and accidental damage. It doesn't cover general wear and tear that results in structural problems like rot. Even if you have a rotted window that started to decay after a covered peril like a bad storm, your insurance may decline coverage, claiming the damage was due to negligence. If you suspect any potential damage caused by a covered peril, have a qualified professional inspect it immediately. If there's damage, obtain a repair estimate to see if it's worth filing a claim.

Does homeowners insurance cover broken window seals?

Like rotted windows, broken window seals fall under the category of general maintenance. When window seals break over time due to wear and tear, you're responsible for the cost of repairs.

Want to know more about your state's minimum car insurance laws and requirements? Progressive has you covered. Find your state below to see what type of insurance you may need, available discounts, and more.

Minimum requirements for car insurance by state

Car insurance requirements vary by state. Nearly all states have minimum requirements for liability coverage, but there are a number of other coverages that may or may not be required in a specific state. Car insurance coverages that may be required in your state include:

- ☐ Liability insurance: Almost all states require a minimum amount of liability insurance. This coverage helps pay for any injuries or damages you cause in a car accident, including those of the other driver and their passengers.
- ☐ Uninsured/underinsured motorist (UM/UIM) coverage: *UM/UIM coverage helps cover the cost of injuries to you and your passengers, as well as damage to your car and other property, if you're hit by a driver with little or no insurance. About half of all states require UM/UIM coverage, and some may only require you to purchase coverage for bodily injury.*
- ☐ Personal injury protection (PIP): PIP covers medical expenses for insured drivers and their passengers, regardless of fault. It can also cover lost wages or other benefits not covered by health insurance. You'll typically only need this coverage in no-fault states, but a few at-fault states require it as well.
- ☐ Medical payments coverage: This coverage goes toward medical expenses due to injuries from a car accident. It covers you, your family, or your passengers. It doesn't cover lost wages or any additional benefits. Maine is the only state that requires medical payments coverage.

Comprehensive and collision are also common types of car insurance coverage, though no state requires them. These optional coverages pay for damages to your car due to fire, theft, vandalism, animal strikes, acts of nature, glass breakage, and collisions.

Learn more about each type of car insurance coverage.

At-fault vs. no-fault states

Most states are considered at-fault states, meaning the driver who causes an accident is responsible for covering the other driver's injuries and damages. No-fault states – including Florida, Hawaii, Kansas, Kentucky, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Dakota, Pennsylvania, and Utah – require drivers to file bodily injury claims with their own insurance through their PIP coverage. However, some no-fault states allow drivers to opt out of their PIP coverage requirement.

States that require insurance

Car insurance is mandatory in almost every state. State minimums and coverage types vary, but nearly all states that mandate insurance require liability coverage for property damage and bodily injury. The sole exception is Florida, which only requires liability coverage for property damage, in addition to PIP coverage.

States that don't require car insurance

New Hampshire is the only state that doesn't mandate car insurance. However, drivers who choose not to buy car insurance must prove they have sufficient funds to meet the state's financial responsibility requirements (PDF) in the event they cause an accident. Failure to meet the state's requirements can result in the suspension of their license and registration.

In Virginia, car insurance is required, but drivers are allowed to opt out of the state's insurance requirements if they pay a \$500 uninsured motorist fee each year. This fee doesn't provide coverage – at-fault drivers are still responsible for damages.

Why it's mandatory to have car insurance

The main reason car insurance is mandatory in almost every state is because of your personal responsibility (liability) if you cause an accident. By mandating car insurance – liability insurance specifically – the victims of an accident caused by you can receive financial relief for injuries and property damage without severely impacting your own financial well-being. That's also why it's important to know how much car insurance you need, so you aren't jeopardizing your personal assets in the event of an accident.

How to get car insurance in your state

How can I get a quote for car insurance in Wisconsin?

How to get insurance for your second home through Progressive

How does term life insurance work?

Term life insurance typically lasts for 10, 20, or 30 years, depending on how long you want coverage. If you die while your policy is still active, then your beneficiary receives the

death benefit payout. Since it lasts for a set period of time, term life is more affordable than permanent life insurance but still offers similar payout amounts.

Term life can also be purchased to supplement permanent life insurance during certain life events, such as buying a home. If something were to happen to you, your family could pay off the mortgage with the death benefit from your term policy, leaving the payout from your permanent policy for other expenses.

Is hitting a deer covered by comprehensive or collision coverage?

Vehicle damage from hitting a deer is covered by your auto policy's comprehensive coverage. Comprehensive can cover damages to your car caused by events that are out of your control, like hitting a deer or other animal. For your comprehensive coverage to cover the accident, your car must come in contact with the animal. Here are a few common scenarios that can occur:

- ☐ You run into a deer or other animal on the road.
- ☐ An animal runs into your car.
- ☐ An animal burrows into your car (It sounds crazy, but raccoons can tear into seat cushions and rodents can chew wires under the hood.) Depending on the circumstances, coverage may apply.

Note: If you swerve to avoid hitting a deer or other animal and then hit another vehicle, collide with an object, or overturn your car, you'd need collision coverage to cover damage to your vehicle. If you have comprehensive, you likely also have collision, but check your policy to be sure.

See a comparison of comprehensive vs. collision.

Are injuries from a deer accident covered?

Because comprehensive and collision only cover vehicle damage, claims for medical bills after hitting a deer would be covered by your medical payments coverage or your personal injury protection (PIP) coverage – if you have either. Regardless, be sure to give your health insurance information to your health care providers. The injury-related coverage your auto insurance provides could pale in comparison to your total medical bills, and health insurance can help cover the difference.

What to do if you hit a deer

Common questions about hitting a deer

Do you have to call the police if you hit a deer?

Yes, you should always call the police because the deer could pose a potential threat to other drivers. Filing a police report can also help with the claims process for any property damage or injuries.

Remember, it's up to the authorities to move the deer if needed. For your safety, never approach or try to move an animal after an accident.

Do you have to pay a deductible if you hit a deer?

When you added comprehensive coverage to your insurance policy, you chose a deductible amount (typically between \$100 and \$2,000). If you hit a deer and file a claim, you'll have to pay that deductible, and your insurer can cover the rest. If your car gets totaled in the accident, your comprehensive coverage can pay out the actual cash value of your car, minus the deductible.

Learn more about how car insurance deductibles work.

Will hitting a deer make my insurance go up?

That depends on your state and insurer. You have little control over a random event like accidentally striking an animal in the road, so hitting a deer is usually a not-at-fault accident. Therefore, in some states, your rate won't increase at all; but in other states, your insurer could still increase your rate.

Can hitting a deer total your car?

Yes, your car can be totaled in a deer vs. car incident. Speed, point of impact, car size, and animal size can all play a role in how much damage your vehicle sustains. Smaller cars like sedans are more likely to be totaled than larger SUVs and trucks.

Learn more about what happens if your car is totaled in an accident.

Does hitting a deer go on your driving record?

A deer accident won't go on your driving record (formally known as your motor vehicle report) unless another person's vehicle or property sustains damage. If you file a claim with your insurance, though, it will be added to your claims history.

How to avoid hitting a deer

A few simple tips can help you avoid hitting a deer on or near the road. Deer often travel in groups, so slow down and stay alert for more if you see one while driving. Pay attention if you see a yellow, diamond-shaped sign with a deer on it – a signal that deer frequently cross the road in that area. Also, your headlights can reflect light off a deer's eyes, making them easier to spot while driving.

Most deer accidents occur during mating season, between October and December. Be especially vigilant during this time of year, particularly if you're driving at dawn or dusk when deer are most active.

What's the difference between basic and supplemental employee life insurance?

In short, basic group life insurance is an affordable or free policy offered through an employer's benefits program, while supplemental life insurance lets you to add to that coverage by paying an additional premium.

Many employers offer a basic group life insurance policy to employees for free or a minimal premium. These policies typically have a death benefit ranging from \$25,000 to one or two times your annual salary, to be paid out to your beneficiaries if you pass away while you're employed by that company.

In addition to a basic policy, you may be able to buy supplemental life insurance through work that would increase your total death benefit for an additional premium. This additional coverage might appeal to you if your employer's basic life insurance coverage wouldn't be enough for your beneficiaries in the long run.

If you can't get supplemental life insurance through work, and even if you can, consider supplementing your coverage via a standalone policy from a private life insurance provider. Privately offered policies may be more affordable and give you more options than supplemental life insurance through work.

How much supplemental life insurance do I need?

Your total coverage from life insurance through work or private sources should depend on your budget and your beneficiaries' needs. Consider how many dependents you're providing for – including non-earning spouses, children, and aging parents under your care – and how long they might need financial support if something were to happen to you. Remember to factor in long-term expenses such as your mortgage and your kids' college tuition.

How much is my classic car worth?

You can determine the value of your classic car by getting an appraisal that reviews current and historical asking prices. Classic car valuation tools can also provide a range of prices that your vehicle may fall into. Use this article as a classic car valuation guide to learn more about the basics of determining your classic car's value.

Why should you know your classic car's value?

Knowing the value of your classic car is critical when buying, selling, or insuring your car. For example, it can help you buy the car of your dreams for an appropriate price, sell your classic car for what it's worth, and properly insure it in case an expensive accident happens.

When it comes to insuring your classic car, knowing its value can help you get the right level of coverage. That's because a classic car insurance policy typically insures your vehicle for its true value, whereas a standard auto policy may only cover the actual cash value of a car (the cost to replace the car minus depreciation). So if you know your vehicle's value before buying a classic car policy, you can get an accurate quote and insure it for what it's truly worth.

Agreed value vs. stated value

Agreed and stated values for insurance are two common methods insurers use to determine classic car payout limits. Stated value is what you say your car is worth (potentially requiring proof), while agreed value is the insured amount you and your insurer agree on. Neither is the same as the actual cash value of your car, as that would have to factor in depreciation based on age. Here are some key differences between these two classic car valuation methods:

Agreed value is the amount your classic car is worth as settled on by you and your insurer when writing or updating your policy. At Progressive Classic Car by Hagerty, it's known as Guaranteed Value®, which doesn't require an appraisal.* This value won't automatically change, but some insurers may want your vehicle revaluated at the beginning of each new policy term.†

Stated value is what you say your classic car is worth to your insurance company when quoting or requesting a policy. You may need to provide documentation to back up your stated value. However, when an insurer uses stated value instead of agreed value, they don't necessarily pay out the stated value after a covered loss. Depending on your policy, they might pay either the actual cash value or the stated one, whichever is less. Insuring your classic car at a stated value that's less than its actual cash value may give you a lower premium, but you risk getting a lower payout if it's totaled.

What is knob-and-tube wiring?

Knob-and-tube wiring is an older method of electrical wiring, frequently used in homes in the early 20th century. The name comes from the porcelain knobs that support the electrical wire and the tube insulators that cover the wire as it passes through studs and joists.

Knob-and-tube wiring that's properly installed and in good condition isn't inherently dangerous, according to the International Association of Certified Home Inspectors. However, it can be more susceptible to fraying and deterioration due to the age of the wiring. It can also pose a greater risk of fire if wall insulation envelops the wiring and the system is under heavy load. Knob-and-tube wiring also lacks grounding wire to safely divert excess electricity.

Will homeowners insurance cover aluminum wiring?

Like knob-and-tube wiring, aluminum wiring is considered a risk by insurers. Although

some insurance companies will insure homes with aluminum wiring, it may come at a higher premium. The main reason aluminum wiring, commonly found in homes built between 1960 and 1980, is considered a hazard is because it's less durable than other materials such as copper and tends to age and deteriorate faster.

Does homeowners insurance cover electrical panels?

Electrical panels are typically covered by your homeowners policy if the damage is the result of a "sudden and accidental" loss caused by a peril, such as a fire or lightning. However, you typically won't be covered if the damage is the result of age or improper maintenance.

Does a home warranty extend coverage to electrical systems?

A home warranty plan, unlike homeowners insurance, can help provide extra protection for problems that arise from daily wear and tear. This coverage is typically extended to electrical systems as well. The components of your electrical system that may be covered include:

- ☐ Lighting fixtures
- ☐ Electrical panels
- ☐ Direct current wiring and junction boxes
- ☐ Circuit breakers, fuses, and switches
- ☐ Ceiling and exhaust fans
- ☐ Garage door openers
- ☐ Smoke detectors
- ☐ Exhaust fans
- ☐ Electric motors and mechanical parts of appliances

Note that home warranties typically don't cover electrical issues resulting from circuit overloads, lightning strikes, power surges, or power failures.

Electrical wiring safety tips

Whether you're purchasing a new home or have owned one for years, there are simple steps you can take to keep your electrical systems safe. Before purchasing a home, it's essential that you hire a qualified electrician to inspect your home's system. Homeowners should consider these preventive tips:

- ☐ Never overload electrical outlets
- ☐ Replace frayed or damaged electrical cords
- ☐ Keep all electrical cords away from heat sources and water
- ☐ Use bulbs with the correct wattage for their light fixture
- ☐ Unplug unused appliances to avoid overheating or power surges

How does extended replacement cost work?

If the damage resulting from a covered loss exceeds your dwelling coverage limit on your homeowners policy, you're responsible for the additional expense. Purchasing an extended replacement cost endorsement increases your dwelling coverage limit, which may safeguard against paying the excess costs out of your pocket. Here's an extended replacement cost example to consider:

How much is extended replacement cost?

Costs vary by insurer and the amount of coverage you choose. The cost for the extended or increased replacement cost endorsement depends on the percentage you choose to purchase and your dwelling coverage limit. You may pay more if you live near the coast or in an area at increased risk for certain perils like wildfires.

Who needs extended dwelling coverage?

If you live in a high-risk area for flooding, hurricanes, wildfires, earthquakes, or other natural disasters, extended dwelling coverage may protect you against increased costs that often come after natural disasters. When widespread damage and destruction hit an area, the cost of rebuilding or repairing homes will often increase as materials and labor are in higher demand by those affected.

What is guaranteed replacement cost?

Guaranteed replacement cost coverage can pay to repair or rebuild your home even if the damage exceeds the limits of your policy. While increased replacement cost coverage has a set limit, guaranteed replacement cost often has no specified limit for the extra coverage. Note that many insurers don't offer guaranteed replacement cost.

Get the right coverage to protect your home

When is an elevation certificate required?

You may also be required to obtain an elevation certificate if you're completing major home renovations. If you add an addition to your house or redo your basement, the lowest elevation point on your property could be altered, which may affect the likelihood of flooding in your home. Once your renovations are complete, you should have a new elevation certificate drawn up to reflect the changes.

Why are elevation certificates important?

The purpose of an elevation certificate is to determine how susceptible a property is to flooding. Your elevation certificate will compare your property's lowest point to your area's Base Flood Elevation (BFE) as determined by FEMA. Typically, the BFE indicates there's a 1% chance of flooding in that location. If your lowest elevation is above the BFE, your chances of experiencing flooding should be less than 1%.

If your flood elevation certificate finds the lowest point in your property to be below your area's BFE, the likelihood of flooding goes up and you may be required to purchase flood insurance. Your home's elevation in relation to the BFE will also impact your insurance rates. If you're above the BFE, your rates will typically be lower, and properties that fall below the BFE will likely see higher insurance premiums.

How do I get an elevation certificate?

There's a chance your house may already have a FEMA elevation certificate, especially if the land sits in a high-risk flood zone. When buying a home, ask the previous owners if they have one. If the seller has an elevation certificate, they should include it with the home's deed at closing. As long as no significant changes were made to the house after the flood elevation certificate was issued, it should still be valid.

If you're building a new home, the builder may have previously obtained an elevation certificate and should provide a copy of the certificate once all work is completed. You can also contact a local representative from the National Flood Insurance Program and request an elevation certificate lookup. The representative can check to see if your home has a certificate on file and send it to you.

If you can't track down an elevation certificate (or you've done renovations and need a new one), you can hire a professional to survey your property. To find a surveyor, check your state's association of professional surveyors. The surveyor will analyze your home's land and structure and will typically provide you with a new elevation certificate within five business days, although the amount of time can vary based on how well your surveyor knows the area.

How much does an elevation certificate cost?

According to [Homeadvisor.com](https://www.homeadvisor.com), the cost for a new elevation certificate typically ranges from \$170 to \$2,000 (average cost is \$600), based on the type of property and the amount of land.

What is distracted driving?

Distracted driving is any action that involves taking your attention away from the road and towards something else in your car. The biggest cause of distracted driving is usually your cell phone. Whether you look down for a split second to answer a call or send a text message while sitting at a stoplight, it's all considered distracted driving.

How many states have laws against distracted driving?

As cell phones have grown in popularity, states have reacted by putting laws in place to reduce distracted driving. Even though there isn't a federal law against distracted driving, 48 states have passed a law banning texting and driving. Twenty-four states have gone even further and completely banned handheld cell phone use while driving. The penalties for breaking one of these laws can range from fines to a license suspension.

Does texting while driving affect insurance rates?

It ultimately depends on the laws in your state. If you get a ticket for distracted driving, including texting and driving, there's a chance you could see your insurance rate go up. However, some states don't allow insurers to include texting and driving tickets as a factor when setting rates. In states where insurers can consider texting tickets, insurers may treat them as minor moving violations, which could cause your rate to increase.

Why is it important to avoid distracted driving?

Distracted driving is risky behavior that has the potential to result in a serious wreck. According to the National Highway Traffic Safety Administration (NHTSA), looking down to read a text is the equivalent of driving blind. Even if it's only for a couple of seconds, you have no way of knowing if someone just slammed on their brakes or pulled out in front of you. In order to drive safely, it's important to avoid common distracted driving scenarios like texting and driving, talking on the phone while holding it in your hand, and putting on makeup in the car.

Distracted driving solutions

Some car companies have developed technology to stop texting and driving, such as cellphone blocking, which will prevent texts from coming through while you're driving. And there are devices and apps available to disable cell phones while driving.

Drivers can also take simple steps to stay alert on the road. Purchasing a cell phone mount for your vehicle will keep your phone out of your hands and allow you to safely take calls and use navigational apps. Many newer vehicles also make it easy to sync your cell phone to your car so you can take calls, listen to music, and hear texts without tying up your hands. If it's difficult to stay away from texting, consider tucking away your phone in a purse or bag so it's not accessible until you're done driving.

Whatever distracted driving solutions you decide to try, it's critical to keep your hands free and your eyes on the road to avoid accidents.

How does homeowners insurance cover unmotorized boats?

Your personal property coverage on your homeowners policy can likely cover repairs if your vessel gets damaged by a covered peril while on your property.

Keep in mind that personal property coverage might not extend to damage done while not on your own residence's property, depending on the incident; that's when a boat insurance policy's comprehensive coverage would come into play. For example, if your boat were to be damaged in an attempted theft while it wasn't on your property, your homeowners insurance policy may not cover the damages. However, if it were damaged by a hailstorm on your property, your homeowners' personal property coverage may cover the damages.

Also, be aware that you'll still be responsible for paying your deductible when filing a homeowners insurance claim. If your deductible is \$1,000 but the damage to your watercraft only costs \$500 to repair, it may not make sense to file the claim.

Are there limits to coverage on nonmotorized boats?

Comprehensive and collision coverage on your boat insurance policy will typically cover the actual cash value of your watercraft. In some cases, your boat will be covered up to an "agreed value" – the insured value agreed upon by you and your insurer. This agreed value will be written into your boat policy.

Your homeowners policy will have a coverage limit for personal property, typically 50% of your dwelling coverage limit. However, it's common for homeowners policies to have sub-limit of \$1,500 for watercraft. Talk with your insurer if you need more coverage than your watercraft sub-limit allows.

Get coverage for your nonmotorized boat

How does joint car insurance with my spouse work?

If your spouse drives your car and damages it, it's usually covered if you added comprehensive and collision coverage to that car. The same applies if you drive your spouse's car and damage it. You'll just have to pay your car insurance deductible.

If your spouse drives your car and hits another vehicle, they should be covered under the policy's liability coverage if they're at fault. Liability coverage will cover the damage they cause to other cars and surrounding property (mailboxes, phone poles, etc.), and injuries to others – up to the limits of your policy. Liability coverage comes standard in almost all states and extends to all drivers on a policy, no matter which car on the policy they're driving. The same would apply if you drive your spouse's car and hit someone else's vehicle.

Who should be listed first on the policy?

It doesn't matter who's listed first on the policy. If you're listing your spouse as a driver, then their driving history will equally affect your rate.

Does Progressive recognize common-law marriage?

Common-law marriage is recognized in some states, and your car insurance coverage will work the same way as a married couple's insurance.

What are the advantages of joint car insurance?

Can married couples have separate car insurance policies?

If you're married and living in the same household, Progressive and many other insurers require you and your spouse to be covered under the same policy. If you're married and living in separate households, it's OK and actually necessary to have separate car insurance policies, because your vehicles are garaged at different locations.

This rule extends to married couples who are legally separated as well. If you're living in separate households, two separate auto insurance policies would be required because the vehicles are housed in different locations.

Can I remove my spouse from my car insurance policy?

It will depend on the state. In many states, you have the option to exclude your spouse from your car insurance policy, but some states will only allow it for certain reasons like not having a license or already having a policy. Finally, other states will not allow you to exclude family members, so your spouse will be covered automatically.

How to add your spouse to your policy

Current Progressive customers

Call us at 1-866-749-743 or log in to your policy to add a driver.

New Progressive customers

Just get a car insurance quote online or call 1-866-749-743 and we'll ask the right questions to properly insure you and your spouse.

How do insurers determine insurance rates for sports cars?

Since a sports car is often a second or recreational vehicle, how you use it and how often you drive it will go a long way in determining your rate. As a general rule, the more horsepower a car boasts, the easier it is to speed, which can lead to more accidents and a higher insurance rate.

But suppose you drive your sports car only on weekends and less than 5,000 miles per year. You'll generally pay less for insurance than someone using their sports car to commute to and from work. However, even if you rarely drive your sports car and have a perfect driving record, you may pay substantially more for auto insurance because of your vehicle's race-quality performance.

Why would my insurance be higher if I own a sports car?

With their high prices, exclusive parts, and fast engines, sports cars are considered a higher risk to insurance companies. Your sports car's insurance premium may be higher because:

- ☐ Sports cars may have a higher risk of theft. Sports and exotic cars are envied and could be more likely to be stolen (especially convertibles, since they're easier to enter).
- ☐ Their parts are more difficult to replace. Sports and luxury car parts aren't typically mass-produced, making damages more difficult and expensive to repair.
- ☐ Greater horsepower means a higher risk of damage. Traveling at faster speeds can directly affect the severity of an accident.

How to get insurance for your sports car

What makes a car a sports car, for insurance purposes?

Insurance companies generally consider a sports car to have high horsepower and be smaller and lighter than a standard sedan. Sports cars also often have only two seats and a soft back, and they're built for competitive racing.

How insurance companies define exotic cars

Most insurance companies will classify an exotic car by its make, model, horsepower,

number of cylinders, size, and weight, but exotic and high-end cars aren't subject to rigid definition. Calling a car "exotic" simply means it has distinct, out-of-the-ordinary features. They're often limited, exclusive, customized, or concept cars – and not necessarily built for racing. The high cost and performance of luxury and exotic cars can lead to higher theft risks, crash rates, and repair costs, increasing their risk to insurers.

Are there restrictions on insurance for luxury cars and sports cars?

Sports car restrictions vary by insurer, and not all insurance companies insure all high-end vehicles. At Progressive, we'll likely cover your luxury or sports car, but we don't insure cars valued over \$150,000. If your ride is worth more than that, you may want to consider a specialty insurer.

What does earthquake home insurance cover?

Similar to how standard homeowners insurance provides coverage for severe weather damage, an earthquake insurance policy or endorsement may cover the following:

- ☐ Structural damage to the residence
- ☐ Personal property damaged by the event
- ☐ Replacement of your home if it's destroyed
- ☐ Aftershock damages
- ☐ Temporary living expenses if you're displaced

In your earthquake claim, you may be able to include damage from aftershocks that happen within 72 hours of the event.

Where can I get earthquake insurance for my home?

Ask your current homeowners insurance company if they offer any earthquake coverage options. Standard home insurers don't typically include coverage for seismic damage in base homeowners insurance policies. But for an additional premium, they may offer coverage through an earthquake endorsement or earth movement insurance rider. You may also have the option to purchase a standalone earthquake policy.

You might be able to find a licensed earthquake insurance provider through your state's department of insurance. An option for Californians is the California Earthquake Authority (CEA), one of the world's largest earthquake insurance providers.

How does earthquake insurance work?

Earthquake insurance operates similarly to how your homeowners policy works – with a deductible, coverage limits, and conditions. Your policy may be split into different coverage types like your home policy: dwelling coverage, personal property coverage, and loss of use coverage. If you have other structures on your property, verify with your earthquake insurer if they will be covered.

Earthquake insurance deductibles vary by insurer. For example, yours might be a set dollar amount, a percentage of your home's replacement cost, or a percentage of your homeowners dwelling and other structures coverage limits (usually around 5% to 25%). If you make a claim, your deductible will simply be subtracted from what your insurance company pays out for the claim.

Your earthquake policy's dwelling coverage limit should be equal to the amount it would take to rebuild your home to its previous standard (not its current market value). Your earthquake dwelling coverage limit should be equal to your homeowners policy limit for dwelling coverage (Coverage A).

Factors that could affect the cost of your earthquake home insurance rates may include your home's:

- ☐ ZIP code
- ☐ Building materials used
- ☐ Age
- ☐ Foundation type

Is earthquake insurance worth it?

If you live along the West Coast or close to a fault line, earthquake coverage would be beneficial. Though coverage isn't required by law, if an earthquake destroyed your home and you didn't have coverage, the financial result could be devastating. If earthquakes aren't a serious risk in your region, however, the added cost of an earthquake insurance endorsement or separate earthquake policy with a potentially high deductible may not be worth it.

Why is a VIN so important?

How is a VIN used?

Depending on who's using it, the VIN can provide different types of information:

☐ Mechanics often use the vehicle identification number when they're servicing a vehicle because it allows them to easily identify the engine type and other parts that the car might need.

☐ Insurance companies use the VIN for the same reason as mechanics – when quoting a rate, insurers use the VIN number to check on information about the vehicle they may be insuring.

☐ Manufacturers use the VIN as a way to track their vehicles. The VIN is beneficial in identifying specific vehicle models that get recalled, allowing the manufacturer to easily determine which cars are included and notify the owners.

☐ Police can use the VIN number as a way to check if a vehicle was involved in a theft or other crime.

☐ The Bureau of Motor Vehicles (BMV) uses the VIN number for vehicle registrations.

Another common use for a VIN is purchasing a used car. It's important to do an insurance check with the VIN number before purchasing a previously owned vehicle. Without one of these checks, you run the risk of buying a vehicle with a history of accidents and/or mechanical issues.

Where is the VIN located?

While there isn't one standard spot to find your VIN, as its placement can vary from manufacturer to manufacturer, the most common places to find it include:

- ☐ Driver's side interior dashboard
- ☐ Driver's side door jamb
- ☐ Under the hood
- ☐ Front end of the frame
- ☐ Vehicle registration
- ☐ Title documents

What do the numbers on my VIN mean?

The seemingly random numbers and letters that make up the 17-digit sequence can be confusing to decipher. Let's break the numbers down:

- ☐ **World Manufacturer Identifier:** The first three digits define the vehicle's country of origin, manufacturer, and region where it was produced, and its type or manufacturing division.
- ☐ **Vehicle Description:** The next six digits describe the car's model, body, restraint system, transmission, engine, and fraud detector.
- ☐ **Vehicle Identifier:** The last eight digits indicate the car's year, manufacturing plant, and its unique serial number determined while it's on the assembly line.

To further understand what your VIN means, try this useful VIN decoder guide.

Do I need a VIN number to get insurance?

You can often get a car insurance quote without a VIN, but in order to purchase a policy, you will need the VIN number of your vehicle. If you can't locate your vehicle's VIN, you can still get a quote with Progressive. Simply answer a couple of questions and get an auto insurance quote in minutes.

Can I sign up for daily, weekly, or monthly car insurance?

You may find lesser-known insurers advertising one-day or weekly car insurance, but be wary, as they could be a scam or provide insufficient coverage. In contrast, major auto insurance companies typically sell six-month or yearly policies.

Luckily, it's easy to sign up for a standard auto insurance policy and only use it temporarily. For example, you can purchase a six-month policy and cancel it after a couple of months if you sell your car or when you're done driving. You won't be charged for the remaining months after you cancel, though you may pay a cancellation fee. Learn more about when to cancel insurance after selling a car.

If you own a car that you only drive occasionally, you could save money by enrolling in a pay-per-mile insurance plan. Drivers who don't drive much could be rewarded with lower rates.

How do car insurance companies calculate premiums?

Insurance companies figure out how to calculate insurance premiums using their own unique formulas. Your total auto policy premium is highly personalized.

Key factors of a car insurance premium include:

- ☐ Your record behind the wheel: At-fault accidents and speeding tickets are key factors of car insurance premiums; the fewer incidents on your record, the less you typically pay. The one exception? New drivers. Your car insurance premium is typically higher if you're a new driver because you haven't yet established a driving history.
- ☐ Your age and demographics: Teenagers and senior drivers are considered higher risk behind the wheel, so they generally pay higher car insurance premiums than middle-aged drivers. Where you live also impacts your premium. For example, if you live in a densely populated city, there's a greater risk of collisions, theft, and other harm. That could translate to higher insurance rates, especially if you carry comprehensive car insurance coverage or collision car insurance coverage.
- ☐ Your car itself: If you drive an expensive car, your car insurance premium could be more expensive due to the cost to repair or replace it, assuming you have comprehensive and collision coverage. On the other hand, safety technology and anti-theft security features can help lower your premium.
- ☐ Your mileage: Many insurance companies consider how often you drive when setting rates. If you drive frequently and for long periods of time, you could see a higher premium.
- ☐ Your coverage and deductible: The more coverages you carry, the higher your car insurance premium will be. Likewise, the higher your coverage limits, the more you'll pay. The deductible you choose also impacts your rate; a low deductible means a higher rate, while a high deductible means a lower rate.

Learn more about what impacts your car insurance rate.

What is an insurance quote vs. a car insurance premium?

An insurance quote is an estimate of how much your policy will cost, provided by the insurance company before you buy. Your insurance premium is the amount you agree to pay for the coverage detailed in your policy, which is usually the same amount as the quote you received. If you're wondering how to determine what your annual premium will be, it's best to get a quote.

What is a car insurance premium vs. a deductible?

As noted above, your car insurance premium is the amount you agree to pay for your policy. Your car insurance deductible is the amount you agree to pay out of pocket for certain types of claims, usually for claims filed under your comprehensive or collision coverage.

Is car insurance paid monthly or annually?

Most insurance companies let you choose between paying your car insurance premium monthly, every six months, or annually. You could receive an auto insurance discount if you choose to pay the full amount for a six-month or annual policy upfront.

When do car insurance premiums go up – and why?

Policies from most insurance companies get packaged in six- and 12-month policy periods. Assuming your coverages, driving record, and other basic criteria remain the same for that entire term, your premium typically won't change. After that term period ends, your insurance company may revise your premium, which could result in your car insurance rate going up or down.

Remember, insurers use their own unique formulas to determine their rates – and they continue to evaluate their policyholders over time. A clean driving record or switching to a safer car can help lower the cost of your car insurance premium. In contrast, filing multiple accident claims over a short period of time or getting a speeding ticket could lead to a higher premium.

How can I reduce the risk of my bike being stolen?

A determined motorcycle thief who wants your bike will go to great lengths to get it, but there are ways you can make their job a bit tougher:

- ☐ Install an anti-theft device
- ☐ Park the bike in a highly visible area
- ☐ Lock the ignition and brakes
- ☐ Secure your motorcycle to an object like a pole – if riding with a friend, secure it to their bike
- ☐ Use quality chains and lock

How to get comprehensive coverage for your motorcycle

How many contingent beneficiaries do I need?

The number of beneficiaries you designate is entirely up to you. Similar to primary beneficiaries, you can choose multiple contingent beneficiaries and set a percentage or amount of your payout for each to receive. Remember, though, that contingent beneficiaries act as a backup plan for your death benefit; they only receive a payout if all primary beneficiaries are confirmed as deceased.

Who should I name as my contingent beneficiaries?

While primary beneficiaries are typically those closest to you who would be most affected by your death, such as your spouse and any dependents, contingent beneficiaries might be further removed from you. However, they should still be individuals or organizations you'd entrust with your payout.

When is auto insurance tax deductible?

If you use a car for business-related purposes (other than as an employee), many expenses associated with that vehicle may be tax deductible as business expenses, including your auto insurance premium. However, there are certain caveats to keep in mind. For instance, commuting to and from work isn't considered a business expense.

Important note: You don't need to itemize your deductions in order to claim business-related vehicle expenses. These deductions are generally claimed on Schedule C, Profit or Loss From Business.

Is car insurance tax-deductible for self-employed people only?

Self-employed people make up the majority of those who may deduct their car insurance premiums, but they're not the only ones who qualify. For example, reservists in the armed forces who travel up to 100 miles from home can deduct their auto insurance premiums, as can qualified performing artists and fee-based state or local government officials.

How can I deduct car insurance on my taxes?

If you qualify, you can either (1) deduct all your business-related vehicle expenses, including your car insurance premium, or (2) deduct an amount based on the actual miles you drove for your business using a cents-per-mile rate. These are known as the Actual Expenses method and Standard Mileage method, respectively.

You can choose either method and change from year to year without penalty. You can tally your expenses based on both methods and then choose the one that yields the higher deduction. Keep in mind that you can only use one method. If you do choose the Actual Expenses method, you can generally deduct the following from your taxes alongside your car insurance premium:

- ☐ Fuel and oil
- ☐ Car repairs
- ☐ Depreciation
- ☐ Lease payment
- ☐ Registration fees and licenses
- ☐ Tolls and parking fees

When it comes time to file your taxes, you'll use one of two forms. Self-employed individuals will use Schedule C: Profit or Loss From Business to deduct car-related business expenses, including insurance. If you're not self-employed and otherwise qualify for a deduction, you'll use Form 2106 Employee Business Expenses to list relevant costs.

Other tips for deducting car insurance from taxes

- ☐ Separate any personal usage: If your vehicle isn't used solely for work, track the percentage you use the car for business purposes. Suppose you drive for a ridesharing service and spend 70% of your time driving clients around. In that case, you could potentially claim up to 70% of your auto insurance premiums.
- ☐ Track mileage: If you're going to claim tax deductions, be sure to keep track of every mile you drive in your vehicle, both business and personal. Record starting and ending mileage every time you travel and keep notes on the reason for the trip. Mileage tracking apps are useful tools.
- ☐ Hold onto receipts: Keep receipts for any business-related automotive expenses, including those for gas and repairs. You'll need these as proof when filing your taxes.
- ☐ Keep your records: You may be asked to justify your deductions from previous tax years, so it's wise to keep any records of your driving history for at least three years.

Do I need to itemize my car-related tax deductions?

Itemizing deductions may increase the cost of tax return preparation due to the number of forms involved. The good news is you don't have to itemize to claim your auto insurance premiums or your mileage as business expenses. These deductions are generally claimed on Schedule C, Profit or Loss From Business.

When you itemize deductions, you break down your expenses that can be subtracted from your adjusted gross income, such as mortgage interest or charitable donations. That reduces your overall taxable income to reduce the final amount you owe. Itemized deductions are listed on Schedule A of Form 1040.

What other auto-related tax deductions are there?

Business-related car expenses aren't the only items you can deduct from your taxes. There are many other potential options available, such as:

- ☐ If you donate an old vehicle to charity and itemize deductions, you may be able to claim a charitable contribution deduction.
- ☐ If you itemize deductions and primarily use your vehicle to drive yourself or a loved one for medical reasons, you may be able to deduct auto-related expenses on Schedule A under itemized medical expenses.
- ☐ If you itemize deductions, you may be able to deduct personal property taxes on your vehicle, subject to an overall deduction cap on state and local taxes.
- ☐ You may be able to receive a tax credit for purchasing an electric or hybrid vehicle.

Does multi-state car insurance exist as a separate policy?

No, there's no such thing as a separate multi-state car insurance policy since a standard car insurance policy generally provides "out-of-state" coverage in all 50 states. There's also no such thing as a multi-state car insurance policy that originates from two or more states. Any auto policy you buy will originate from one state only, typically the state where you reside.

Can you have two car insurance policies?

You can buy two car insurance policies to insure two separate vehicles. However, buying two policies to insure the same vehicle may result in automatic cancellation of one of them.

Common multi-state scenarios for car insurance

What if I work in a different state than where I live?

In most cases, you only need one policy that covers you in both states. The key to

determining which state to buy your insurance from is where you keep your vehicle most of the time. For example, if you live in Connecticut but work out of state in New York, you would have a Connecticut car insurance policy since the vehicle is kept there overnight.

The rare exception would be keeping a second vehicle at your workplace. In that case, you would need two car insurance policies – one for your vehicle that's kept overnight in Connecticut, and one out-of-state policy in New York for the vehicle that's stored at your job.

What if I have homes in two different states?

If you keep vehicles at both homes, you'll need a separate policy for each state. For example, if you have homes in Massachusetts and Florida and you keep a car at each residence, each vehicle will need its own policy.

If your car travels with you between houses, you'll only need one policy. This is commonly called the "snowbird exception" because it usually impacts "snowbirds" who spend the winter months in a warm-weather state. For example, let's say you split your time between Ohio and Arizona and keep your car in the state where you're currently residing. You'll have an Arizona policy for the fall and winter months when you're living in that state. When you move back to Ohio for the spring and summer months, you can cancel your Arizona policy and start an Ohio policy. This is known as rewriting your policy for a different state; if your car moves with you, it helps you avoid paying for separate out-of-state insurance coverage that isn't needed.

If you need to rewrite your policy for a different state at Progressive, the easiest way is by calling us at 1-866-749-743.

Here's how to get the right coverage now

Current Progressive customers

If you're consistently driving in different states, we're always here to answer questions and customize a policy to your unique situation:

Log in to your policy or call us at 1-866-749-743.

New Progressive customers

Get a free car insurance quote online or call 1-866-749-743. We'll ask about your address(es) and make sure you have the right policy for the right state.

- ☐ Full replacement value protection: If your item is damaged, destroyed, or lost, full replacement value protection requires your moving company to repair or replace it at the current market value. Full replacement protection is the default insurance coverage at all moving companies and costs about 1% of your belongings' estimated total value. If your belongings are valued at \$100,000, you would pay \$1,000 for full value protection.
- ☐ Separate liability insurance: : For an additional cost, some moving companies offer insurance that covers the difference between the required liability protection and the item's full replacement value. However, certain states don't allow moving companies to sell insurance to their customers, so they use third-party providers. Ask your movers for documentation of this policy.

Do you need insurance to use a storage unit?

Some storage facilities require that you provide proof of insurance before taking over a unit, while others may offer their own insurance for your belongings.

What if you're storing a vehicle?

Home, condo, and renters insurance won't cover damage to a vehicle in storage. However, comprehensive coverage on your auto insurance policy may pay to repair or replace a vehicle damaged or stolen while in storage.

Protect your belongings with home, condo, or renters insurance

Why do electric cars cost more to insure?

Although the gap is closing, the purchase price for most electric and hybrid cars (which feature gas- and battery-powered engines) is higher than similar gas-only models. Generally, higher-priced vehicles cost more to insure because they also cost more to repair or replace. Today's electric vehicles also have fewer moving parts than conventional automobiles, but those parts can be pricey. If the battery pack is damaged, certain safety protocols are often necessary, adding more to the repair bill. Plus, there aren't as many shops with technicians trained to fix electric vehicles versus traditional vehicles. That means those qualified facilities may charge more for repairs because of the specialized training required.

All this means potentially higher costs for insurance companies in the event of a claim involving an electric or hybrid vehicle, resulting in higher rates for electric vehicle policyholders. This additional risk has nothing to do with the driver – it's due to the technology in the car itself. However, it's important to note that, while electric vehicles are currently far from the cheapest cars to insure – as they become more commonplace, and the availability of parts and qualified repair shops grows – the cost to fix them should go down, as should electric car insurance rates.

Are there ways to reduce electric car insurance costs?

As with any auto insurance policy, you'll qualify for a better rate if you have a clean driving record, which means no at-fault accidents or moving violations. Your age and location also impact your car insurance premium.

Learn more about the factors that impact car insurance cost.

Is car insurance higher for seniors?

Car insurance may cost more for older adults in most states due to a variety of factors. One possible factor is that older drivers have a higher risk of being involved in accidents than younger adult drivers. Older adults are also more prone to serious injuries as a result of an accident, which can lead to expensive hospital bills and greater costs for insurance companies.

However, it's important to note that insurance rates may go down first as you enter your 50s and 60s, according to Progressive data. Typically, it's not until age 75 that the cost of car insurance for seniors starts to rise. Here's a decade-by-decade look at the potential differences in car insurance rates for those 50 years and over, including auto insurance rates for seniors over 80, based on Progressive personal auto policies sold countrywide from August, 2019 through July, 2020.

50s and 60s

Drivers in their 50s and 60s may experience lower insurance rates than most other age brackets, according to Progressive data. This is possibly due to middle-aged drivers having

a lot of experience behind the wheel while also being less likely to suffer from hearing or vision impairments.

70s

Car insurance rates start to rise once you get into your mid-70s, according to Progressive data. As previously stated, this may be due to older drivers having a higher risk of getting into accidents, as well as being more prone to injury as a result of a crash.

80s and above

While most drivers in their 80s are more experienced than anyone else on the road, the effects of age can impact our reflexes and reaction times. That may explain why the cost of auto insurance for seniors over 80 typically increases. These increases can become cost-prohibitive for some, which is why it's important to take advantage of mature driver discounts that may be available.

Are there government-mandated auto insurance discounts for seniors?

Many states mandate mature driver discounts for seniors who enroll in and complete state-approved driving courses. AARP, AAA, and The National Safety Council (NSC) are among the organizations that provide qualified classes.

How else can older drivers lower their insurance rate?

Besides senior auto insurance discounts, there are a variety of things you can do to help lower your cost regardless of age, including:

- ☐ Stay accident-free: Drive responsibly to avoid crashes and moving violations, and you'll be able to keep your rate low.
- ☐ Enroll in usage-based programs: Some insurance companies offer programs, including Snapshot® from Progressive, that measure driver behavior using in-vehicle devices. Typically, if the data shows you're a safe driver, you could earn a lower rate.
- ☐ Reduce your mileage: If your insurer takes mileage into account, you might be able to lower your rate by driving less, as it would also lower the odds of being in an accident.
- ☐ Consider your location: If you're planning to move once you hit retirement age,

remember that your rate may be higher in ZIP codes with increased crime and accident rates.

Do I have to put my roommate on my car insurance?

No, as long as your roommate won't be driving your car. If your roommate drives your car at all, even occasionally, you'll want to add them as a driver on your car insurance policy. Depending on your insurer, your vehicle may not be covered if your roommate gets in an accident and isn't listed as a driver on your policy.

Depending on your state's insurance requirements and insurance company, you may be required to disclose any driving-age people living at your residence. A disclosure would include providing the name, age, and license status of your roommate, but they can be excluded from your coverage if they don't drive your vehicle.

Can my roommate drive my car if they aren't on my policy?

To ensure coverage, your roommate should be listed as a driver on your policy before they drive your vehicle. Damage to your vehicle may be covered if you've given your roommate permission to drive your car and they aren't listed on your policy, but it will depend on the situation and the insurer.

Who qualifies as a roommate?

For insurance purposes, any member of your household counts as a roommate except for your spouse. This could be a friend, sibling, relative, fiancé, significant other, or anyone else who shares your living space.

Pros and cons of roommates sharing car insurance

FAQs about roommates and car insurance

If we combine policies, how should we split the bill?

Many insurers, including Progressive, will provide a breakdown of the cost per vehicle so you and your roommate can split your car insurance effectively. Dividing up the cost per driver for shared coverages like liability may be more complicated. However, some insurers, including Progressive, will include the cost of liability coverage per vehicle in their

breakdown as well. It's ultimately up to you and your roommate to decide how to split these costs, but the person with more accidents and driving violations should probably pay more because they're more expensive to insure.

What happens if my roommate moves out?

Your former roommate will need their own policy because their vehicle will be kept at a different location. They can stay on your policy as a covered driver if they continue to borrow your car, but the roommate's vehicle must be removed from your policy.

New Progressive customers

Quote car insurance online or call 1-866-749-743 and we can help you properly cover all of the drivers and vehicles at your residence.

What's defined as a car modification?

In general, any vehicle enhancement not made at the factory is considered a modification and requires custom vehicle insurance. Common modified or custom elements include:

- ☐ Aesthetic modifications such as chrome bumpers, special lights, custom paint jobs, and new stereo systems
- ☐ Performance modifications including suspension enhancements, strut bars, or engine turbochargers

Since these parts or features aren't typically fully covered by a standard auto policy, you may need to add an endorsement to your auto policy or buy a custom car insurance policy. Some insurance companies won't provide insurance for modified cars if they exceed certain criteria, like if the engine's performance is seriously enhanced or if custom paint jobs or decals significantly increase the vehicle's overall value.

What modifications can lead to insurance discounts?

Modifications that boost the safety and security of the vehicle may earn you special discounts from your insurance company. But insuring new accessories on your car that enhance safety doesn't always mean lower rates. Some of these systems feature cutting-edge technology that can be pricey to repair and may actually cause your rates to go up.

Here are a few examples of modifications that may help lower your car insurance costs

- ☐ Alarms and security systems
- ☐ Rear and front cameras and parking sensors
- ☐ Adaptive headlights and daytime running lamps

What are the types of insurance for modified cars?

To get reimbursed for the full value of your car and its modifications in the event of an accident, you'll need one of these types of custom car insurance:

- ☐ Supplemental coverage provides additional protection in the form of an endorsement to your standard auto policy. Some companies, like Progressive, refer to this as custom parts and equipment coverage. It protects the value of aftermarket components and other custom features up to a certain limit, minus your deductible. Note that you need to have comprehensive and collision coverage in order to add this supplemental coverage to your policy.
- ☐ Stated amount coverage will pay out the actual cash value of your vehicle (minus your deductible) or the amount you say it's worth, whichever is less, in the event of a total loss. This coverage may make sense if you have a lot of additional custom parts or equipment.
- ☐ Classic car insurance can be purchased through a number of carriers that specialize in assessing and protecting collectible and other rare vehicles, which can include modified and custom cars.

If you're thinking of adding new parts to your car, it's essential to inform your car insurance company beforehand. If you fail to notify the company, the custom elements may not be covered, and any repairs or part replacements will be your financial responsibility.

Your insurance company will be able to explain which enhancements are included under your current policy, the impact on your rate based on the potential increase in the value of the vehicle, and whether you need to include an endorsement or purchase a separate policy.

How do insurance coverage limits work?

When you get a quote for a new insurance policy, the agent or insurer may pre-select the coverage limits or present you with a few options. Insurance limits on your policy determine the maximum amount your insurer may pay out for claims in each coverage category. Generally, a higher coverage limit means a more expensive insurance premium, and vice versa.

When selecting auto insurance limits, consider your specific situation in terms of risk and budget. If you have a family member prone to fender benders, for example, you might consider a higher liability coverage limit on your auto policy.

Your insurance company may pay out for covered losses up to your coverage limit, minus your deductible. Any costs that exceed your policy's insurance limits may be your responsibility.

Car insurance limits explained

In the U.S., most states require a minimum limit for liability coverage on an auto insurance policy. Liability coverage limits on car insurance are typically shown as three separate numbers. If you carry auto insurance with liability coverage limits of \$50,000/\$100,000/\$30,000, those numbers are broken down as follows:

- ☐ \$50,000: The maximum coverage limit your insurer will pay for bodily injuries per person
- ☐ \$100,000: The limit your insurer will pay for bodily injuries per accident
- ☐ \$30,000: The limit your insurer will pay for property damages per accident to another party's vehicle or property

For other types of auto insurance coverages, such as comprehensive car insurance coverage and collision car insurance coverage, your insurance limit is often the cash value of your car, which usually takes into account the vehicle's depreciation. Although non-liability coverages aren't typically mandated by states, collision and comprehensive coverage may be required by the lender if you're leasing or financing your vehicle.

Learn more about how much car insurance you need.

Home insurance limits explained

On your home insurance policy, some lending institutions like mortgage and finance companies require you to have enough dwelling coverage to cover your loan amount. Some insurers will set dwelling coverage limits based on the replacement cost of your home, which is determined by its age, size, and other features. For these reasons, you may not be able to choose your dwelling coverage limits. If you do have a choice on your dwelling limit, research how much it might cost to rebuild your home and aim for that amount of coverage. Your other structures coverage limit is generally a percentage of your dwelling coverage.

Your personal property coverage limit is typically 50% of your dwelling limit, though this

may sometimes be increased or decreased. Homeowners policies may also have additional coverage limits called sub-limits for specific items like jewelry and firearms. If you want specific items to be covered up to their full replacement cost, consider "scheduling" them with a rider, also known as an endorsement.

Insurers vary in how they set coverage limits for loss of use (living expenses above and beyond your normal costs incurred while your home is being repaired or rebuilt due to a covered loss). Some policies offer coverage for hotels and meals for a set amount of time, while others set the coverage limit at a specific dollar amount or percentage of your dwelling coverage limit.

For homeowners, personal liability coverage may provide protection if you or a resident relative is found at fault for bodily injury or damage to another person's property. You may be able to choose your personal liability coverage limit; often the three choices are \$100,000, \$300,000, or \$500,000. Your limit typically applies to covered damages that an insured is legally liable for.

Learn more about how much homeowners insurance you need.

Common scenarios for nonrenewal of home insurance

When and why insurers are able to nonrenew a homeowners insurance policy are typically regulated by the Department of Insurance or a similar agency in your state. Here are several reasons your insurance company might not renew your coverage:

Liability hazards are found during an inspection

If your homeowners insurance was cancelled after an inspection, it could be because the risk of insuring your property changed since you purchased your policy. This might occur for a variety of reasons, such as:

- ☐ An aging roof or HVAC system
- ☐ Renovations compromised the integrity of the structure
- ☐ You haven't properly maintained your home
- ☐ You added features that your insurance company can't insure, such as a trampoline or pool

Claims history

While insurance is meant to be a safety net to help protect against the unexpected, filing too many claims may cause your insurance company to discontinue your coverage based on your claims history.

A drop in your insurance credit score

A drop in your score may be a signal to some insurers that you're more likely to file a claim. If you live in a state that allows the use of credit-based insurance scores in underwriting decisions, the company may not renew your policy if your score has dropped significantly.

New pet

If you get a pet, it's important to let your insurer know, as there are some animals that aren't eligible for coverage from your homeowners insurance company. Depending on the pet you've added to your household, your insurer might add a clause that excludes your pet from coverage or nonrenew your policy.

The insurance company no longer operates in your area

Sometimes a nonrenewal may be the result of a business decision. It's not uncommon for insurers to stop insuring homes in areas where the crime rate or risk of natural disaster has increased.

What if I don't find a new policy after getting cancelled or nonrenewed?

While home insurance isn't mandated by law, if you have a mortgage, your lender will require you to carry a home insurance policy. If you don't find a new policy on your own, they'll find one for you. This is known as force-placed insurance or lender-placed insurance. These policies typically provide less coverage and often cost more than a standard homeowners insurance policy.

Get home insurance through Progressive today

When does pet insurance cover cancer?

If you have comprehensive pet insurance coverage and your dog or cat develops cancer, your policy should help you pay for treatment. There are typically three ways that dogs and cats with cancer are treated: surgery to remove the tumor, targeted radiation to reduce its size, or chemotherapy to destroy the tumor.

If your pet already has cancer, your insurance policy will not cover it. You'll still be able to obtain pet insurance for your dog or cat, but your policy will exclude any on-going pre-existing conditions (including cancer) from coverage. Note that coverage for diagnostic tests and exams may vary by insurer as well.

Is pet insurance worth it for cancer treatment?

If you suspect your pet has a higher risk of developing cancer – for instance, if you know their breed commonly develops cancer – then pet insurance may be worth the cost. Paying out of pocket, even for minor cancer treatments, is often more than many pet owners can afford.

If your pet already has cancer, you won't find a policy that will cover it since it's a pre-existing condition. Pet insurance may cover the costs of future ailments that aren't related to the cancer treatment, but it won't cover any costs related to the cancer including surgery, radiation, and chemotherapy.

Get pet insurance today

Online

Get a quote from Progressive Pet Insurance by Pets Best.

Call a rep

Call 1-877-298-0639 and speak with a representative from Progressive Pet Insurance by Pets Best.

Buying a car often means crunching a lot of numbers to find the best deal. Our calculators help make that part of the car buying experience easier. You can estimate your monthly car payment, determine affordability, calculate depreciation, and even see if leasing or buying a car is a better fit for you.

Additional car buying resources

- ☐ NHTSA vehicle safety ratings: Look up the National Highway Traffic Safety Administration's safety ratings for new and older model vehicles.
- ☐ IIHS top safety picks: Browse the Insurance Institute for Highway Safety's top picks for safest vehicles in each size category, going all the way back to 2006 model year vehicles.

Found the right car? Make sure it's insured

You can log in or call 1-866-749-743 to add your new car to your Progressive auto policy.

Quote auto insurance online or call 1-866-749-743 to get your new car insured and on the road.

How much car can I afford?

Experts suggest that you shouldn't spend more than 20% of your take-home pay towards monthly auto payments. But keep in mind the other costs of ownership, such as insurance, fuel, and maintenance, while budgeting for a new car.

Car affordability calculator

Our calculator can help you figure out how much you should spend on a car based on your desired down payment, monthly payment, interest rate, and loan term.

Leasing a car vs. buying

Leasing a car may be an attractive option if you prefer to drive a different model every few years. Plus, leasing a car typically means lower monthly payments. But the trade-off is that you end up paying for your vehicle year after year. On the other hand, buying a car generally means higher monthly payments, but those payments end once your loan is paid off, leaving you with a car that's wholly your own. Your choice should ultimately come down to what's more practical for you, both financially and in terms of your needs.

Lease vs. buy car calculator

Use our lease vs. buy calculator to estimate the total cost of leasing or buying a car to see which makes more sense for you.

How are boats classified?

According to the Antique and Classic Boat Society, there are five main classifications of boats based on age.

- ☐ Historic: Any vessel constructed before and up to 1918.
- ☐ Antique: Any boat built between 1919 and 1942.
- ☐ Classic: A boat built between 1943 and 1975.
- ☐ Late classic: A boat ranging from 1976 to 25 years prior to the current year – from 2021, that would be 1996.
- ☐ Contemporary: A boat built within the past 25 years.

At one time, a boat's classification also depended on the hull's material, but that's no longer the case. Even aluminum and fiberglass boats can now be considered "late classics" or "classics." Since coverage options can vary based on your boat's classification, you should check with your insurer to determine your vessel's status.

How does classic boat insurance differ from a standard policy?

With classic boat insurance, your provider may require you to limit how often you take your boat out on the water during boating season. This reduces the chance of damaging your boat and also allows your insurer to keep rates lower. With standard boat insurance, there are generally no limits on how often you can use your boat, though you may be required to stay within a certain number of miles off the coast if you're using it on the ocean. If you own a vintage boat and use it regularly or take it to boat shows, make sure your insurance doesn't include a specific "lay up" period where the boat must remain unused.

Another difference between a standard policy and classic boat insurance is how boat restorations are covered. With a standard boat policy, your vessel may not be covered for things like fire or theft while it's being repaired. But since classic boats are typically expensive to restore and repair, many classic boat insurers offer restoration coverage to protect your vessel while it's being worked on. Some vintage boat insurers also offer referrals to expert repair services from specialized shops.

Are insurance rates higher for vintage and classic boats?

If damaged, classic boats sometimes require more care and expert restoration – but that

doesn't necessarily mean you'll pay more for insurance. Unless the boat is a rare collectible classic, it may cost less than a newer boat, so you may not need as much coverage. However, rates can vary depending on your vessel's age and whether your boat is classified as modern, classic, or antique.

How to get classic boat insurance

Classic boat insurance is typically offered by specialty insurance companies, meaning they focus on or have expertise in insuring classic and antique boats. To insure your classic, get a quote from a specialty insurer and make sure your policy includes the coverage you need for peace of mind.

What is building code upgrade coverage?

Building code upgrade coverage, also referred to as "Ordinance or Law Coverage," may pay for the additional costs you incur during the construction, demolition, or repair of a damaged covered structure due to changes in laws and regulations. A standard homeowners insurance policy may not offer this coverage with their base policy and may only pay to restore your home to its original state. If your city or other local government requires home repairs to align with modern building codes, you may want to consider purchasing this optional coverage if it's offered.

Will the police unlock your car for free?

Being locked out of your car can be a valid reason to call the police. However, they may not be able or allowed to unlock your car unless there's an emergency, such as a small child or pet locked inside. Even so, without specific tools and skills, they'd likely need to break in just as you would. For non-emergency lockouts, the police will usually call a car locksmith or tow service, but you'll have to pay for it.

How much does it cost to unlock a car?

If your keys are locked in your car, the cost for a locksmith to unlock it typically ranges from about \$50 to \$250, according to [eLocal.com](#). Towing services or car dealerships can be expensive too. For peace of mind, many people purchase roadside assistance through an auto club, credit card company, or as additional car insurance coverage on your policy.

Tips for when you've locked your keys in your car

Many people lock themselves out of their cars each year. It's normal to feel embarrassed, but don't let the inconvenience feel monumental. You can get through it calmly by keeping the following in mind:

Does roadside assistance cover locked keys in the car?

Roadside assistance can be a huge relief when your keys are locked in your car. This coverage isn't usually included in a standard auto insurance policy but is available from many insurers as an optional coverage. Vehicle lockout is almost always a covered event for roadside assistance, but the exact terms and coverage limits may vary.

Roadside insurance might also cover towing costs within a specific radius if a locksmith has difficulty unlocking your car due to new technology, a faulty lock, or other challenges. Know your policy and keep the information on hand. Learn more about how car insurance covers towing.

How to look for pet insurance that covers dental

While pet dental insurance isn't a typical offering, look for pet insurance plans that cover dental care via comprehensive and routine/preventative care coverage:

- ☐ Comprehensive plans typically cover accidents and illnesses – so unless there are dental exclusions to the plan's coverage, care for dental-related accidents and illnesses should be covered. Note that for dental coverage to apply, your pet may need to meet certain qualifications before enrollment and keep up with regular teeth cleanings.
- ☐ Routine/preventive care plans, while far less common, may provide dental cleaning coverage and coverage for checkups to help prevent disease and catch issues early.

Pets Best offers comprehensive pet insurance plans (BestBenefit) as well as routine care plans (EssentialWellness and BestWellness) that can provide your pet with different types of dental coverage. Here's how these different pet insurance coverages work for dental-related care:

BestBenefit dental coverage

The BestBenefit plan provides comprehensive accident and illness coverage that also helps with dental emergencies and illnesses if your pet meets certain qualifications. If an issue such as periodontal disease is caught early by your vet, treatment can often be more successful and less expensive. BestBenefit offers coverage for periodontal disease as long as your pet meets these requirements:

- ☐ Free from dental disease at enrollment
- ☐ For pets aged 3 and up, records of dental cleanings under general anesthesia within the last 13 months as proof of no signs of periodontal disease

EssentialWellness dental coverage

The EssentialWellness plan provides routine care coverage for dogs and cats and is available as an add-on to the BestBenefit plan. This plan offers some coverage for annual wellness exams, which should help catch dental problems like periodontal disease or gingivitis early on. It doesn't include coverage for regular teeth cleanings, but it does cover some of the costs of other preventive measures such as heartworm prevention, urinalysis, and flea/tick prevention.

BestWellness dental coverage

Also available as an add-on to the BestBenefit plan, the BestWellness plan includes routine teeth cleanings as part of your pet insurance dental coverage. The policy can cover up to \$150 worth of teeth cleaning costs each year, along with numerous other routine measures such as deworming, microchipping, and heartworm prevention.

Dental insurance for dogs

Dental issues often don't occur until your dog gets older. Having coverage in place now can help you stay prepared for common illnesses like gingivitis and periodontal disease, which can cost hundreds if not thousands of dollars to treat. Dental coverage via a dog insurance plan can help alleviate those expensive vet bills in case of an emergency or if your pup develops a dental disease that requires ongoing care.

Dental insurance for cats

Cats are more independent, making it more difficult to notice signs they're suffering from a dental issue. Having a cat insurance plan that includes preventive care provides coverage for routine wellness checks. And dental coverage that includes teeth cleanings and

preventative measures can help you ensure your kitty ages well.

Does pet insurance cover teeth cleaning?

Teeth cleaning is considered a preventative or routine care procedure, and whether it's covered or not will depend on your insurer and policy. Preventative care coverage is uncommon in pet insurance, but Progressive Pet Insurance by Pets Best covers routine dental cleaning up to \$150 per year via the optional BestWellness plan that can be added on to your BestBenefit policy.

Are there any gaps in dental coverage with pet insurance?

Preventative care coverage like what Pets Best offers is uncommon among pet insurers, which means coverage for preventing dental issues might be a gap in your pet insurance. Remember to always read the fine print on your pet insurance policy to understand exactly what's covered. For example, with an accident-only plan, a tooth extraction is likely only covered if it was necessitated by a physical accident.

How to get pet insurance

Online

Get a quote from Progressive Pet Insurance by Pets Best.

Call a rep

Call 1-877-298-0639 and speak with a representative from Progressive Pet Insurance by Pets Best.

Get a home insurance policy that can cover landscaping

Does car insurance cover sinkholes?

When it comes to your vehicle, coverage may depend on the type of car insurance you carry. If you have comprehensive coverage, you may be protected from sinkhole damage. Comprehensive coverage will typically pay to repair or replace your vehicle if it gets

damaged by something other than a collision.

What is catastrophic ground cover collapse vs. sinkhole coverage?

Insurers in Florida are required to provide "catastrophic ground cover collapse" coverage as a component of a standard homeowners policy, according to the Insurance Information Institute. However, this isn't the same as sinkhole insurance coverage. Catastrophic ground cover collapse coverage must meet specific conditions.

The Florida Department of Financial Services describes catastrophic ground cover collapse as geological activity that results in all the following conditions:

- ☐ The abrupt collapse of the ground cover
- ☐ A depression in the ground cover clearly visible to the naked eye
- ☐ Damage to a principal building including the foundation
- ☐ The principal building being condemned and ordered to be vacated by the government agency authorized by law to issue such an order for that principal building

You may be covered by a standard homeowners insurance policy for catastrophic ground cover collapse, but only if the damage meets all four requirements. Sinkholes that do not meet all four criteria likely won't be covered. Florida is currently the only state that requires catastrophic ground cover collapse to be included in a standard homeowners policy.

Insurance companies in the Sunshine State are also required to offer sinkhole coverage as an add-on or endorsement. However, they may require an inspection of your home and potentially decline to provide coverage based on the results.

How much does sinkhole insurance cost?

The cost will vary depending on the state you live in and the specific details of your property. While it may be expensive to purchase, sinkhole insurance coverage may provide invaluable coverage if sinkholes are common in your area.

Sinkhole coverage may also have a separate deductible from your All Other Perils deductible. Percentage deductibles may range from 1% up to 10% of your dwelling's coverage limit. Suppose you carry \$300,000 in coverage and have a 10% deductible. Your insurance company may pay for a covered sinkhole loss up to your policy limits, less the \$30,000 from your deductible.

Are docks covered by homeowners insurance?

If your boat dock is located at your residence, other structures coverage on your homeowners insurance policy may cover damage to the dock from a covered peril. However, some insurance companies may consider docks that can be removed to be personal property instead of an actual structure on your property. In this case, personal property coverage may cover your dock up to your policy's limit.

What damages to your boat dock are excluded from homeowners insurance?

Private docks are often exposed to potential hazards that can create a host of issues. Harsh winds, rain, and other weather-related perils increase the chances of your dock being damaged.

While personal property coverage or other structures coverage may protect your dock against some of these dangers, certain damages won't be covered by your home insurance, such as:

- ☐ Damage caused by freezing, thawing and weight of water and ice
- ☐ Damage caused by a collapse unless the damage is caused by a falling building
- ☐ Damage due to flooding

Are seawalls covered by homeowners insurance?

Seawalls are essential means of protection for those who live in coastal areas. In Florida alone, hundreds of miles of seawalls act as retaining walls and may protect properties from erosion. Most homeowners insurance policies typically consider retaining walls and privately owned seawalls as detached structures and may provide coverage, depending on the cause of loss, against damage caused by fire, lightning, windstorms, hail, and vehicles.

Damages resulting from freezing or thawing may not be covered under homeowners insurance. Flooding, lack of maintenance, animal damage, and damage from a foundation settling are typically excluded.

Does flood insurance cover docks?

If a flood damages your dock, it likely won't be covered by flood insurance. The National Flood Insurance Program policy, which provides coverage for U.S. homeowners, typically doesn't cover the following:

- ☐ Docks and bridges
- ☐ Piers and bulkheads
- ☐ Seawalls and wharves
- ☐ Retaining walls and fences

Learn more about what flood insurance covers and how much flood insurance costs.

If a tree falls on my car, who's responsible?

You're responsible if a tree falls on your car from your yard. If you have comprehensive coverage, you'll only pay your auto deductible and insurance will cover the rest.

But who pays if a neighbor's tree falls on your car? Unless you can prove negligence from the neighbor, you may still be responsible for the repairs. Proving negligence can be difficult, but you may have a case if the tree was clearly dead or rotting, or if you previously asked your neighbor to remove the tree and received a recommendation of removal from a tree specialist. Keep in mind that if you have comprehensive coverage, your insurance will still cover your repair costs, minus your deductible.

If someone else causes a tree to fall on your car, such as a tree removal company, their insurance should cover any damage.

What happens if a tree falls on my car while I'm driving?

If your car is hit by a falling tree while you're driving, your comprehensive coverage should pay for the damage. However, if you hit a tree that has already fallen into the road, you may need collision coverage for the damage to be covered. The difference is that a tree falling on your car while driving is usually unavoidable, so comprehensive coverage would cover it. Colliding with a fallen tree is generally considered avoidable since it's your responsibility to be looking for obstacles on the road. Therefore, your insurer would likely classify it as a collision claim.

What happens if a tree falls on my car and my home's roof?

If a tree falls on both your car and your home's roof, you would file a claim with your auto insurance for your car (assuming you have comprehensive coverage) and another claim with your homeowners insurance for the roof damage. Some insurers may only require you to pay one of your deductibles in this scenario if you bundle home and auto insurance through them. Learn more about how homeowners insurance covers damage from falling trees.

What should I do if a tree falls on my car?

Take action as soon as the incident occurs. Snap photos of the damage from every angle, then get the ball rolling on your insurance claim. Ask your claims representative if there are any additional steps you can take to get your car repaired faster. You'll be responsible for paying the deductible amount on your policy, and your comprehensive coverage will pay for the rest.

If the tree fell due to the actions of a third party, such as a tree removal service, you should get their insurance information and provide it to your insurance company when you file your claim. Your insurer may pay out your claim while they seek reimbursement from the tree removal company's insurance.

How can I avoid tree damage to my car?

If you take some precautionary measures, you can lower the chance of a tree falling on your car. Consider these tips:

- ☐ Park in a garage or covered parking lot
- ☐ Avoid parking directly under a tree
- ☐ Arrange for removal of any dying trees on your property
- ☐ Cut branches/low-hanging tree limbs
- ☐ Ask your neighbor(s) to keep their trees trimmed down/not hanging over the fence if possible
- ☐ Contact your neighbor or the city if you notice an unstable tree on their property

Get the right car insurance coverage for you

New Progressive customers

Call 1-866-749-743 or quote car insurance online and we can help you choose the right coverage and deductible.

Current Progressive customers

Log in to your account or call us at 1-866-749-743 to add comprehensive coverage or make other adjustments to your policy.

What is camera insurance?

Often a type of electronic device insurance, a camera insurance policy can cover photography and videography equipment for repairs and replacements caused by a variety of perils. Camera insurance isn't limited to high-end models; you can typically get a camera insurance policy for anything from a simple point-and-shoot camera to a mirrorless camera or professional-grade DSLR. Camera insurance may also protect your camera equipment, including:

- ☐ The main body of the camera
- ☐ LCD screen
- ☐ Lenses
- ☐ External flashes
- ☐ Shutter mechanisms
- ☐ Camera batteries

Is camera insurance worth it?

The average electronic device repair claim payout is \$398.71 with Worth Ave Group. Compared to the cost to repair the delicate components of your camera, a policy might save you hundreds of dollars. Camera insurance can also provide you with the reassurance to carry your camera regularly, enabling you to capture more.

What does camera insurance cover?

Camera insurance protects your devices from unexpected accidents and perils, regardless of whether they occur at home, in a public park, or abroad. Covered mishaps and incidents include:

- ☐ Theft
- ☐ Accidental drops
- ☐ Water damage
- ☐ Power surges from lightning
- ☐ Vandalism

How much does camera insurance cost?

Insurance for \$199 worth of camera equipment costs as low as \$2.80 per month with Progressive Electronic Device Insurance by Worth Ave. Group.* Your premium will ultimately depend on how much coverage you want. If you file a claim with Worth Ave. for a covered camera repair or replacement, you'll pay a \$50 deductible and insurance will pay out the rest of the bill up to the insured value.

Is my camera covered under my homeowners or renters insurance policy?

Your homeowners insurance or renters insurance policy may provide coverage for your camera and related equipment in certain circumstances. You may file a claim for damages caused by covered perils such as fire and theft. However, your insurance typically won't cover your camera and accessories for accidents like drops and water damage.

Consider your deductible when filing a claim with your home or renters insurance. Personal property deductibles are often \$500 or higher – up to \$5,000 or more if it's based on a percentage of your dwelling coverage. So if your deductible is \$1,000 and you file a claim to have \$1,300 in camera repairs done, you'll have to pay \$1,000, and the insurer would pay out the remaining \$300 (if there's not a sub-limit).

You could consider paying an additional premium to add a rider, also known as an endorsement, to your homeowners or renters insurance policy for your camera and related equipment. Riders typically don't have a deductible, and they might protect your camera from more incidents than the primary policy.

Do I need liability coverage if I own a boat?

Boat insurance is required in only two states: Arkansas and Utah. While you can hit the water without liability coverage in 48 states, it's generally inexpensive and can provide financial protection if you're found legally responsible for personal injuries or property

damages. Typical scenarios involving a liability claim might include:

- ☐ Impact with a dock or pier
- ☐ Crash with another boat
- ☐ Collision with a swimmer or water skier
- ☐ An injury to a passenger on your boat

How much liability insurance do I need for my boat?

Like auto liability coverage, you can select from a range of watercraft liability coverage limits. Although it won't cover your own boat, carrying the right amount of liability coverage can be critical for boaters if they're liable for damages to another boat or injuries to another boater. Select the liability coverage limit that best covers your net worth, which you can figure out by adding up the value of your savings and investment accounts plus the equity you have in your home, vehicle, boat, and other assets.

As your liability limit increases, so will the cost for boat liability insurance coverage. However, the difference in price between the minimum liability limit and \$100,000 in coverage is often minimal.

How does liability coverage protect boat owners?

Having the proper coverage while boating can safeguard your assets in case you're financially responsible for someone else's damages or injuries. Liability coverage on your boat policy is comprised of the following:

Bodily injury liability

Bodily injury liability coverage can cover the costs associated with any injuries to others as the result of an accident where you're at fault, including an injury to a water skier or someone swimming near your boat or watercraft. Coverage typically extends to expenses such as medical bills, rehabilitation, and hospital stays.

Property damage liability

It only takes seconds of distracted boating to make contact with another boat, watercraft or structure. With property damage liability coverage, your insurer may pay the damages to another person's dock, boat, or property, up to your coverage limits.

Medical payments coverage for boat insurance

Medical payments coverage can pay for injuries sustained in a boating accident, regardless of who's at fault. For instance, if your family member slips on the floor of your watercraft and breaks their arm, medical payments can pay their hospital bill, up to your coverage limits. You can typically select a policy limit for medical payments coverage of \$1,000 up to \$25,000, depending on your carrier.

Does my homeowners policy cover boat liability insurance?

Your home insurance policy may provide limited liability coverage for damages and injuries you cause while boating in certain circumstances, but you should have a separate boat insurance policy to safeguard against liability claims stemming from boat usage and/or ownership.

Get bodily injury and property damage liability coverage for boaters

Keep in mind, new car owners may be most susceptible to the situation above. Newer vehicles typically depreciate as soon as you drive the vehicle home from the dealership.

How to file an insurance claim if your car is totaled

If you're involved in an auto accident, regardless of fault, and your car is damaged, immediately notify your agent or insurance company. At Progressive, we're available 24/7 to report a claim over the phone or online. Remember, it's up to the insurance adjuster to determine whether your car is totaled or if it can be repaired.

Filing a claim at Progressive

Call us at 800-776-4737 and a claims representative will walk you through the claim process. You can also file a claim by logging into your policy or using the Progressive app.

If you're not a Progressive customer, you can track an existing claim online.

What are the best questions to ask before signing a lease?

It's crucial to be aware of all your lease terms, including any fine print, before you sign on the dotted line. Here are some common lease questions to ask before renting an apartment or house:

How long is the lease?

In many cases, a lease is a year-long contract. Some agreements are for longer – often in exchange for a rent discount. Others are shorter, especially if a new renter is brought in as part of a sublet or there is some other situation that might change the lease terms.

What is a lien on a car?

A lien is created as soon as you finance a car. In most states that means the lender holds the car's title and is considered the vehicle's legal owner until the loan is paid in full. The lien protects the lender and allows them to repossess the car if the borrower stops making payments. When you finance a car, you typically make monthly payments to the lienholder.

When you lease a vehicle, you pay monthly to drive the vehicle, but you don't own it when the lease is up. With a lease, a lienholder isn't involved. The party responsible for your lease is called your lessor. When the lease period is up, you'll have the option to return the vehicle, purchase it, or sign up for a new lease.

Are there specific lienholder insurance requirements?

A lienholder is entitled to require certain auto insurance coverages, such as comprehensive car insurance coverage and auto collision coverage. These specific coverages ensure the lienor is protected if the vehicle is damaged or stolen. The lienor may also determine your car insurance deductible amount, how much liability coverage you have, and, in some cases, may even appear listed on the insurance policy.

How does having a lienholder affect insurance?

Having a lien on your car doesn't automatically increase your insurance rate or change your ability to qualify for insurance. It does, however, mean, that you may not have as much choice about what insurance coverages to get. When your car has a lienholder, they can require you to carry coverages beyond the state required minimums – and usually do. In practice, lienholder insurance requirements usually mean you need to buy optional

coverages, which will mean a higher premium – but also better protection.

How to add a lienholder to your insurance policy

Certain steps are necessary when adding a lienholder to your insurance:

- ☐ Collect your lienholder's information, such as mailing address, account, and phone numbers.
- ☐ Contact your insurance company and request that the lienholder be added to your policy.
- ☐ Specify any coverage requirements your lienholder has to your insurance company. This may involve adjusting your policy.
- ☐ Have your insurer notify the lienholder that all their requests have been incorporated, and then follow up with the lienholder to ensure all paperwork has been properly filed.

Can an individual be a lienholder on a vehicle?

A lienholder is anyone who holds a legal interest in the vehicle until the vehicle's loan is paid off. The lienholder can be a financial institution, a third party, or an individual.

While most lienholders tend to be financial institutions, it's possible for individuals to be lienholders on a vehicle as well. This could be a family member or a friend who either previously had possession of the car and you're making payments to them for the vehicle, or they purchased the car on your behalf and you're paying them back the money. In either scenario, that individual holds the vehicle's title (in most states) until the loan is paid off and you become the sole owner of the vehicle.

Learn more about how long it takes to get the car title after paying off your loan.

What's the difference between a lienholder vs. a loss payee?

A lienholder is the institution or individual who retains a legal interest in your vehicle until it's paid off. A loss payee is the institution or individual who is entitled to the payout from an insurance claim. In some cases, the lienholder and the loss payee may be the same.

For example, if you're financing your car through a bank (lienholder) and you get into an accident, the money paid out by your insurance is actually owed to the bank (loss payee) because it's their property that was damaged.

Can I buy or sell a car with a lien?

Buying a car

You can buy a car with a lien against it, but if the owner still owes money on it, you won't be able to get the vehicle's title until they've paid the outstanding balance to the lienholder. Never pay money directly to the seller until you have proof that they have settled the balance of their lien. If the lien isn't paid, the lienholder technically still has a legal interest in the vehicle and you could be stuck paying the outstanding balance. Learn more about buying a car with a lien.

Selling a car

When it comes to selling a car with a lien against it, you'll need to settle the outstanding balance with whoever holds the lien on the title. Until you pay off the lien, you can't transfer the title to yourself, which means you don't legally own the car. However, once you're in possession of the vehicle's title, you can begin the process of selling the vehicle and transferring the title to the new buyer. Learn more about how to transfer a car title.

How to add your lienholder to your car insurance

New Progressive customers

Quote car insurance online or call 1-866-749-7436 and we can add your lienholder to your new policy.

Current Progressive customers

Log in to your account or call 1-866-749-743 to add your lienholder to your policy.

How to get accident forgiveness

Call 1-866-749-743 or quote auto insurance online and see if accident forgiveness can be automatically added to your new policy.

Log in to your policy or call us at 1-866-749-743 to see if accident forgiveness is available and included in your policy.

When to drop collision coverage

If your vehicle is paid off, there are only a few instances that justify dropping collision coverage:

Your vehicle's value is less than a few thousand dollars: If your car holds minimal value, collision coverage may not be worth carrying. This is especially true when a large car insurance deductible is involved. For instance, if your car is worth \$2,000 and your policy has a deductible of \$1,000, your car insurance is only able to pay out up to \$1,000 on a collision claim.

Your vehicle isn't currently being driven: Collision coverage isn't necessary if you never take the car out on the road. While your car is garaged or kept in storage, comprehensive coverage can protect your vehicle against theft, vandalism, fire, and weather-related issues such as water damage. Learn more about how car insurance covers theft.

Your vehicle is insured on another policy: You won't need collision coverage if your car is covered on a family member's existing policy that includes collision coverage. Keep in mind, your vehicle can only be insured on a family member's policy if it's kept overnight at their address.

When to drop comprehensive coverage

While comprehensive coverage is typically more affordable than collision coverage, there may be instances when it's not worth carrying, including:

Your vehicle holds a low value: As with collision, consider dropping comprehensive coverage if your vehicle's market value is lower than a few thousand dollars. Figure in your deductible as well and the potential insurance payout may not be worth the price of the coverage.

You're covered on another policy: If your family member insures your vehicle on their policy and comprehensive is an included coverage, there's no sense in paying for it twice. Note that your car can only be covered on a family member's policy if it's garaged at their residence.

Do I need comprehensive insurance on an old car?

Unless you're buying a classic car and a particularly sought-after one at that – older

vehicles don't often pass the "vehicle value" rule of thumb for when to drop comprehensive coverage. If you've thought about your car's residual value and you're still unsure, consider the following questions:

- ☐ Is your car paid off? Even if your car is old, your lender may require you to keep your comprehensive coverage until you've finished making payments.
- ☐ How common are covered events in your area? Comprehensive coverage protects you from events outside your control like natural disasters or collisions with animals. These risks vary considerably from one area to another and might affect your decision about when to drop comprehensive coverage, especially on an older vehicle.

Learn more about the difference between comprehensive vs. collision coverage.

Do you have to have comprehensive and collision coverage on a financed car?

Lenders and lease companies want to protect their interest in your vehicle, so they typically require you to carry comprehensive and collision coverage. Learn more about requirements for car insurance on leased vehicles.

Reasons for a rate increase

If you're wondering, "Why is my car insurance so high?" you may have experienced one or more of the factors below. While most of these factors are manageable, there are occasions when your rate could increase, or even decrease, for reasons beyond your control.

Speeding tickets and other moving violations

Violations on your motor vehicle report, especially a DUI or multiple speeding tickets, tell your insurance company that you're more likely to have an accident than a driver with no violations. The more violations you have, the higher your risk to file a claim—resulting in auto rate increases. Even a minor moving violation could increase the cost of your auto policy. Keep in mind that insurance companies won't increase your rate due to a non-moving violation like a parking ticket.

What's the difference between aggressive driving and road rage?

The National Highway Traffic Safety Administration defines aggressive driving as “the operation of a motor vehicle in a manner that endangers or is likely to endanger persons or property.” Road rage can be defined simply and more broadly: drivers exhibiting angry behavior. Although aggressive driving and road rage can go hand in hand, they don’t have to. While aggressive tendencies on the road can lead to a traffic violation and a citation for reckless driving, road rage may not have been the cause.

How can erratic driving affect insurance rates?

Driving erratically can affect your rate if you use an app or device from your insurer that monitors your driving habits. Braking hard or quickly accelerating are a couple of examples that may have an impact when using those programs. Also, driving erratically may lead to a higher number of traffic violations and accidents while on the road. If you've racked up multiple driving citations, you could be considered more of a risk on the road by your insurer and be issued a court-ordered SR-22, which may have an impact on your policy. Moreover, having multiple reckless driving violations within a certain time frame may cause an insurance company to cancel your coverage entirely.

What's the difference between property insurance and casualty insurance?

The "property" portion of P&C insurance refers to protection for property that you own. This includes things like your home, car, motorcycle, golf cart, rental property, or personal possessions. Casualty insurance provides liability protection, which helps protect you if you're found legally responsible for an accident that causes injuries to others or if you damage another person's property.

What are the types of property and casualty insurance?

There are various types of property and casualty insurance, such as:

- ☐ Homeowners insurance
- ☐ Auto insurance
- ☐ Renters insurance
- ☐ Condo insurance

What does property and casualty insurance cover?

The following examples demonstrate how coverages provided by property and casualty insurance may protect you and your assets:

Car insurance may cover:

- ☐ Injuries to others. Bodily injury liability coverage can pay for medical and legal bills, up to your coverage limits, if you hurt someone with your vehicle. This could be the result of a car accident or hitting a pedestrian.
- ☐ Damage to another's property. Regardless of whether you drive your car into another person's vehicle, mailbox, fence, or other property, liability property damage can pay for the damages you're liable for, up to your coverage limits.
- ☐ Damage to your vehicle. Comprehensive is an optional auto insurance coverage that can cover incidents out of your control, including theft, vandalism, hitting an animal, fire, glass breakage, and weather-related issues. Collision, also an optional coverage, pays to repair or replace your vehicle if it's damaged from hitting another vehicle or object.

Homeowners insurance may cover:

- ☐ Damage to your home. If your roof is damaged during a major thunderstorm, dwelling coverage on your homeowners policy may pay to repair the damage exceeding your deductible, up to your coverage limits.
- ☐ Damage to your personal property. If your personal belongings, including furniture, clothing, or electronics are damaged as the result of a covered peril, personal property coverage may pay to replace your possessions, up to your policy's coverage limits. A deductible may apply.
- ☐ Injuries to others. If someone slips on the stairs in your home and is injured, personal liability coverage may pay their medical bills and your legal costs, up to the coverage limits of your policy.
- ☐ Damage to someone else's property. If you're legally responsible for someone else's damages, your home policy's liability coverage may cover the costs, up to your coverage limits.

Renters insurance may cover:

- ☐ Theft of your belongings: Your apartment gets broken into and some of your stuff gets stolen. Personal property coverage on your renters policy may pay to replace your stolen items, up to your policy limits. A deductible may apply.
- ☐ Injuries to others: If someone is injured at your residence, personal liability coverage may pay for their injuries and your legal costs, up to the coverage limits of your policy.

☐ Additional living expenses if you're forced to live elsewhere: If your residence is being repaired due to a covered loss on your policy, loss of use coverage may pay for certain living expenses, such as groceries and lodging, above what you'd normally spend.

Condo insurance may cover:

How to get property and casualty insurance

What does uninsured motorist coverage protect?

There are three types of drivers you might have a collision with while riding your bike:

- ☐ Drivers with enough liability coverage to pay for injuries they cause to you and damages they cause to your motorcycle
- ☐ Drivers with some liability coverage but not enough to cover all the damages and injuries they cause
- ☐ Drivers who don't have any insurance coverage

Uninsured/underinsured motorist motorcycle coverage can cover you in the latter two instances – when an at-fault driver has insufficient or no liability coverage to pay out for the damages and injuries they cause. The coverage could include medical bills, repairs to your motorcycle, and wages you lose while recuperating from an injury.

Is uninsured motorist coverage for my motorcycle worth it?

Most states require drivers to carry at least a minimum amount of liability coverage, but that doesn't mean every driver on the road is insured. In fact, according to a 2021 study by the Insurance Research Council, about one in eight drivers were uninsured.

Suppose an uninsured driver causes an accident with you. Your motorcycle insurance policy's personal injury protection or medical payments coverage can cover medical bills and lost earnings to a limit, but injury costs beyond that would need to be paid out of your pocket or through your health insurance if you don't carry UM/UIM coverage.

Is uninsured motorist property damage worth it if I have collision coverage for my motorcycle?

If your state allows it, it can be worth carrying both uninsured motorist property damage (UMPD) coverage and collision coverage. Collision can cover damage to your motorcycle

when it's involved in an accident, regardless of fault. However, your UMPD coverage may not have a deductible; and even when there is a deductible, it's often lower than your collision deductible. Therefore, UMPD can cover damage to your bike caused by uninsured drivers at a potentially lower out-of-pocket cost than collision would.

Can someone else ride my motorcycle?

If you give the borrower permission, someone can borrow your bike and generally be covered as you would be by your policy (as long as there's no exclusion). Note that uninsured/underinsured motorist coverage doesn't cover damages and injuries to others caused by someone who borrows your bike. Rather, it's intended to cover the borrower's injuries and damages to your bike if the borrower's collision was caused by another driver with inadequate coverage.

Do I need motorcycle insurance to test ride a motorcycle?

Even when test riding a bike you don't yet own, it's best to have your own insurance. If you're shopping with a dealer, you may be asked to show proof of insurance before you're allowed to test ride. Dealers often carry physical damage insurance, but they may not carry liability insurance, meaning you'd be responsible for any damages or injuries caused to others when test driving.

If you're purchasing from an individual, the same guidelines for borrowing a bike may apply. That said, it's still best to carry your own insurance so you can be sure of an active policy with coverages and limits you've selected, and so you have liability coverage in case you cause an accident during the test ride.

How to get UM/UIM motorcycle coverage

New Progressive customers

Get a motorcycle insurance quote online or call 1-866-749-743 to ensure you get the right coverage to protect you from uninsured and underinsured drivers.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add UM/UIM coverage or adjust your

coverage limits.

How do deductibles work?

Keep in mind that insurance deductibles are based on financial risk. If you opt for a higher deductible, you'll be paying a lower rate, but you're also assuming greater financial responsibility for the expenses you'll be required to pay for a claim.

What to consider before choosing an insurance deductible

When selecting insurance, you have the option of choosing a lower or higher deductible. Each has its positives and negatives, so consider these factors before making a final decision:

When choosing between a low or high insurance deductible, think about how comfortable you are with taking financial risks. If you don't want to incur a larger out-of-pocket expense if there is a claim, a lower deductible may be your best bet. If you're able to financially handle the amount of the deductible if there's a claim and would rather save money on your premiums, a higher deductible may be your best bet.

Important note: If the repair estimate for your car or home is less than your deductible, it's generally not worth filing a claim.

Types of insurance deductibles

Auto insurance deductibles

Auto insurance deductibles apply to each claim you file, which means that you'll pay the deductible stated in your policy every time you file a claim. If the damages don't meet the deductible's threshold, you'll pay for the costs out of pocket. Usually, you'll only pay a deductible on your comprehensive and collision coverage, but some comprehensive claims may not require a deductible, such as windshield claims in some states. You may also have a deductible on your uninsured motorist property damage and personal injury protection coverage. A deductible doesn't apply to claims filed under your liability coverage.

Ways to save on home insurance by protecting your property

You may receive an insurance discount for a variety of safety and anti-theft devices, including:

- ☐ Security systems: There are many security systems on the market today, with both DIY and professional monitoring options. Many providers will offer insurance discounts for video surveillance cameras and home security systems equipped with an alarm, door and window sensors, and motion sensors. These devices are designed not only to deter potential criminals but to alert you (and your neighbors) of an intrusion.
- ☐ Smoke detectors and fire alarms: While many insurance companies require you to have smoke detectors in order to qualify for a policy, having monitored smoke detectors may qualify you for a discount.
- ☐ Sprinkler systems: Besides having monitored smoke detectors, having a sprinkler system may provide extra savings.

How much would a security system lower my home insurance premium?

The savings you can expect from a home security system discount will vary by insurer, as well as the specific types of anti-theft or safety devices your insurer offers a discount for. However, the true value of a security system lies in the loss it might help prevent. When you consider that the average loss from a single burglary typically exceeds \$2,000, adding a home security system may be worth the investment.

Besides theft, what other benefits does a home security system offer?

Outside of protecting your home from potential thieves, your home security system may also offer fire and smoke protection. Depending on the system, it might also include water sensors to help detect leaks before they worsen or warn you of a malfunctioning HVAC system.

Can I add my girlfriend or boyfriend to my car insurance?

Most insurers allow you to add a significant other, such as a boyfriend, girlfriend, fiancé, or domestic partner, to your car insurance policy if you live together. Depending on the insurer, a significant other can also add their vehicle to a joint policy if both cars are kept at the same permanent residence.

With most insurers, unmarried couples can share a joint car insurance policy or add each other as listed drivers to separate policies. There can be pros and cons to sharing a policy, so check with your insurer to see if shared or separate coverage is best for you.

How can I add my significant other to my policy?

There are a couple of ways to add a significant other to your policy:

- ☐ **Sharing a policy:** If you share a vehicle or have separate vehicles at the same residence, you may be able to purchase a policy together. This would cover all your vehicles and allow you to drive the other person's car and be covered. In addition, you may qualify for a multi-car discount. Some insurers may not allow unmarried couples to share a joint car insurance policy, so check with your insurer.
- ☐ **Adding each other as listed drivers:** If you want to keep separate policies but drive each other's cars regularly, you can add each other as listed drivers on the policy. Your insurance provider may also require you to add your significant other if they drive your car regularly.
- ☐ **Excluded:** If your significant other has a poor driving record or multiple claims, adding them as a driver on your policy may push your rate up. If this is the case, you can exclude them as a driver on your policy in certain states. Some states or insurers may not allow a driver in the same household to be excluded from the policy, so check with your insurer. However, this means there will be no coverage at all if they drive your vehicle, and you could be liable to cover any damage they cause out of pocket.

Am I required to add my significant other to my policy?

Whether you are required to add a boyfriend, girlfriend, fiancé, or domestic partner to your car insurance policy will depend on your insurance company. Most insurance companies want to be aware of any licensed drivers living in the household with access to a vehicle. Suppose your boyfriend or girlfriend is living with you and they use your vehicle regularly. Since they're using your vehicle more often, your insurer may require you to add them to your policy as a driver.

What happens if we get married or break up?

Once you tie the knot and are living together, most insurers expect you to share a policy with your spouse, so carrying separate policies may no longer be an option.

If you're sharing car insurance with your girlfriend, boyfriend, fiancé, or domestic partner and you break up, your significant other will have to get their own insurance policy as you're no longer living together or driving each other's vehicles. In this situation, you will both need to get a separate policy as soon as possible so you don't risk being uninsured.

Add a significant other to your policy at Progressive

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add your significant other. You'll need their date of birth, driving history, and license information, as well as their vehicle identification number (VIN) if you plan to add their vehicle to a joint policy.

New Progressive customers

Quote car insurance quote online or call 1-866-749-743 and we can help you find the right policy for you and your significant other.

How do I get building code coverage and how does it work?

Ask your homeowners insurance company if they offer building code coverage or shop around for an insurer who offers it. If your home is damaged by a covered peril and you're required to bring your home up to code as part of the repairs, then your building code coverage may apply. Note that building code coverage may include a limit that is tied to a certain percentage of your dwelling coverage (also known as Coverage A).

What are qualifying perils for building code coverage?

Similar to a homeowners insurance policy, building code coverage provides coverage when a peril insured against causes damage to a covered building or structure. Damages resulting from fire, water, falling objects, or storms that require your home to be brought back up to code may be covered.

Will building code coverage pay for renovations to my home?

Building code insurance coverage usually only applies if you're required to bring your

home up to code as part of the repairs needed to fix damage from a covered peril. Costs associated with code upgrades due to renovations, remodels, or routine maintenance likely won't be covered.

Suppose you're replacing your roof and discover you need to make structural changes to bring it up to code. In this case, the cost of bringing the roof up to code will be your responsibility.

How can I tell if my home isn't up to code?

Consider contacting your local building inspection office or having your home inspected by a licensed professional to determine if your home meets the current codes in your area.

Are there coverage limits with building code coverage?

Building code coverage may be optional and there may be flexibility in the limits you choose. When purchasing coverage, you will be able to select from the options available with the insurer, typically around 10% to 25% of your dwelling coverage. Your insurance company or agent should be able to help you determine the amount of coverage that's right for you.

When does auto insurance cover towing?

Whether your auto insurance will cover towing depends on your insurer and policy. Roadside assistance coverage can pay for a tow, up to a certain distance specified on your policy, if your vehicle is disabled. Your insurer might also cover the cost of towing if your vehicle is involved in a collision and you're unable to drive it.

What does roadside assistance cover?

Many insurance companies, including Progressive, offer roadside assistance as an optional coverage on your auto insurance policy. Progressive's roadside assistance can be used for the following:

- ☐ Tow service for your vehicle within a 15-mile radius or to the closest qualified repair shop beyond 15 miles.
- ☐ Winching services in case your car gets trapped in mud, snow, water, or sand (within 100

feet of a road or highway).

- ☐ Jump-start services for a dead battery.
- ☐ Towing for electric vehicles to the closest qualified charging facility.
- ☐ Locksmith services if you lose your keys or accidentally lock them in your vehicle.
- ☐ Help in changing a flat tire.
- ☐ Fuel delivery (you pay for the cost of the fuel)

The majority of Progressive auto policyholders are eligible for roadside assistance coverage.

Does car insurance cover towing after an accident?

If you're involved in an accident caused by another driver, the cost of towing your vehicle may be covered under the at-fault driver's liability coverage. However, if you're found to be at fault for the accident, you may be responsible for towing expenses, depending on your coverage.

Does car insurance cover impound fees?

Your auto insurer insurance company won't cover impound or lot fees. Be sure to retrieve your car as quickly as possible from an impound lot. Depending on where your car is towed, you may only have a few days to recover your vehicle before additional fees are assessed.

How long do I have to change my car insurance after moving?

The Department of Motor Vehicles website for your new state will contain all the legal requirements for car insurance and vehicle registration. Depending on the state, you could have 30 to 90 days to switch your insurance, driver's license, and registration. You could face a fine for failing to make the switch within the deadline.

What about moving in-state?

If you stay in the same state, you don't need to get a new policy. Notify your car insurer of your new address. If you have a Progressive policy, you can update your address online or over the phone.

Like moving out of state, an in-state move will affect your car insurance rate, although the change may be smaller than an out-of-state move.

Why did my car insurance go up when I moved?

Your location, where you park your car each day, is a key factor in determining your car insurance coverage price. Your insurance rate can increase for many reasons, including moving to a new address.

Can I have car insurance in two different states?

No. A car insurance policy originates in the state where you reside. Buying two auto insurance policies for the same vehicle may result in the company canceling one of them. However, you can have two policies to insure two separate vehicles garaged in different states.

What should I do if my move is temporary?

Even if you intend that your move will be temporary, you must notify your insurance company. Depending on the laws in your state, you may be able to keep the coverage you had on your old policy.

A note about address verification

At Progressive, the address where you keep your vehicle(s) may need to be verified to ensure the policy is accurately rated and prevent insurance fraud. You may be asked to submit proof, such as a recent paystub, license, W-2, and/or utility bills to confirm your garaging ZIP code. You can resolve any discrepancy by contacting us.

How to update your address if you're moving

Current Progressive customers

Log in to your policy or call us at 1-866-749-7436.

New Progressive customers

If you're moving and want a new policy with us, get a car insurance quote online or call 1-866-749-7436 and share your new address.

What is a loss assessment?

A loss assessment is your share of a fee that may be charged against you for loss to property owned in common by the members of your condo or homeowners association. If your association doesn't have sufficient insurance to cover all the damage, or if the association's policy has a deductible that's higher than the cost of the damage, then you could be charged an assessment fee. Loss assessment coverage may help cover this type of fee in the event of a covered loss.

Does condo insurance cover assessments?

A standard condo insurance policy usually provides up to a certain limit – for example, \$1,000 – in loss assessment coverage, though this may only cover a fraction of an assessment fee. If you need a higher amount of coverage, you'll need to purchase additional loss assessment coverage for your condo policy. The additional amount of coverage you can buy can range from \$10,000 to \$100,000, depending on the insurer.

How does loss assessment coverage work?

If your condo association charges you a special assessment fee, your loss assessment coverage may cover the fee up to your policy's limit. Contact your agent to determine if your loss assessment coverage will apply.

Here are a few examples of assessments and how loss assessment coverage can help:

- ☐ **Damage to the building:** Say a fire causes \$750,000 in damage to the building. If your condo association's master policy is capped at \$600,000, then the remaining \$150,000 must be covered by the condo unit-owners in the building. Assuming there are 25 units in the building, each condo unit-owner will be responsible for \$6,000. In this case, loss assessment

coverage may cover all or part of the \$6,000 you owe, depending on your coverage limit.

☐ Injury in the building: Common areas of the building, such as stairwells, pools, tennis courts, and clubhouses, are usually covered by the association's master policy. If someone is seriously injured in a common area, and the condo association is responsible, the costs may exceed the coverage limits of the master policy. If the association charges the difference to the condo owners as a special assessment fee, your loss assessment coverage may pay for some or all of it.

☐ Association deductible: Condo master policies typically come with a large deductible that can range up to \$25,000 or higher. In some cases, when there's a claim, the association will issue a special assessment to the condo unit-owners to cover the deductible. Loss assessment coverage may help cover this type of assessment.

How much does loss assessment coverage cost?

A loss assessment coverage endorsement typically has a low annual cost, but the cost will vary by insurer and the amount of coverage you purchase.

How much loss assessment coverage is enough?

If your condo association or HOA maintains a number of common areas or amenities, then you may want to consider choosing a higher limit for your loss assessment coverage. You may also want to take into consideration buying more coverage if there aren't that many people in your building or neighborhood, since there would be fewer people sharing the cost of a special assessment. If you're not sure how much coverage you need, check with your insurance representative or agent.

How to get car insurance for the first time with Progressive

How does a waiver of premium disability rider work?

If you have a disability waiver of premium life insurance rider and at some point during your policy term you experience a qualifying disability, your insurer will waive your premium so you can maintain coverage without making payments, and with no reduction to your death benefit. The premium waiver will last until your condition resolves or, if your disability is permanent, indefinitely. If your condition resolves but you later experience the same disability or another qualifying condition, you can use the waiver of premium provision again.

It's common for waiver of premium riders to terminate around retirement age, depending on your policy. If yours terminates and you're still experiencing a qualifying disability, your premium waiver will continue; you simply wouldn't be able to file any new claims for a premium waiver.

Waiting periods for waiver of premium riders

Depending on your insurer and policy, there may be a waiting period between when you purchase your policy and when you'd be able to use the waiver of premium disability rider. This could be a few months to a year. There may also be a waiting period between when your disability begins and when your premium waiver rider can take effect, though your insurer might refund any premium paid during this waiting period once the rider takes effect.

How much is a waiver of premium disability rider?

Adding on a waiver of premium disability rider may increase the cost of your life insurance policy anywhere from 10% to 25% of the original premium. Your exact price will depend on your age, health, policy type, and insurer.

What are the differences between a waiver of premium rider and disability insurance?

While disability insurance and a waiver of premium rider for your life insurance policy are designed for different purposes, each can help you financially until you're no longer disabled or until you reach a maximum age, typically 65. Both life insurance and disability insurance may be offered by employers as part of their benefits packages, but they can also be obtained independently. However, there are several differences between the waiver of premium life insurance rider and disability insurance:

- ☐ Purpose: While a waiver of premium rider simply waives your life insurance payment, disability insurance provides you with around 60% to 80% of the income you were making prior to being unable to work, to be used however you like.
- ☐ Timeframe and qualifications: A waiver of premium provision typically only kicks in when you'll be disabled for six months or more. Disability insurance is available for short-term periods, starting around three months, as well as long-term periods. You'll also need to meet different disability-related qualifications for your waiver of premium rider than for disability

insurance.

☐ **Cost:** Adding a waiver of premium rider to your life insurance policy will increase your life insurance premium. If you've worked recently enough and long enough and paid Social Security taxes on your earnings, you may be able to obtain free Social Security Disability Insurance. That said, disability insurance isn't meant to replace a waiver of premium rider.

Who qualifies for a waiver of premium rider?

Waiver of premium riders are typically available for all types of life insurance policies. Factors that can impact if you're approved include your overall health, pre-existing conditions, occupation and hobbies, and age. Note that younger people who don't have high-risk jobs or hobbies are more likely to be approved for the rider, and most insurance companies don't offer it to anyone over 65. These factors may also impact how much you'll need to pay for the rider.

If you have a waiver of premium rider on your life insurance policy, you'll need to meet certain conditions to activate the waiver. Some waivers can kick in when you experience a disability that prevents you from doing your normal job. However, most policies only allow you to qualify for a waiver of premium if your disability completely prevents you from taking on any job for six months or more.

How to file a waiver of premium claim

To activate your waiver of premium rider, you'll need to initiate a claim through your life insurer and provide the necessary information:

How do driver safety course insurance discounts work?

Some states require insurers to offer defensive driving discounts, while others do not. In many states that require it, a four-hour course is enough to fulfill the requirement for a defensive driving certificate and discount.

After you've completed an approved defensive driving course, your auto insurer may apply your discount for several years. If you still qualify for a discount after that period has expired, you may be able to re-take a defensive driving course to maintain the savings.

How to get a defensive driving insurance discount

Since defensive driving can make you safer on the road, some insurance companies will offer a discount for taking a defensive driving course. Each insurer's discount and terms are different, and state regulations can come into play, too. Before you sign up for a defensive driving course, you can do the following:

- ☐ Check your state's regulations or laws about defensive driver discounts
- ☐ Learn your insurer's available discounts, including any defensive driving discount age limits
- ☐ If a defensive driving discount is available, make sure you select a state/insurer-approved course
- ☐ Compare costs, timing, and formats (in-person vs. online) of approved defensive driving courses

Is there a defensive driving discount age limit?

Defensive driving is often geared towards younger and older drivers who may have higher car insurance premiums, but a defensive driving discount may be offered to people of all ages.

Does driver's ed reduce insurance?

Insurers may offer a discount or lower rate for teen drivers who complete a driver's education course, but the savings may not be comparable to a defensive driving discount. Bear in mind that these are two different types of driving courses. Driver's education is meant to teach young drivers the rules of the road and basic driving skills before earning their license.

Defensive driving courses are designed to improve your existing driving skills so you can better anticipate situations that may cause an accident and drive more safely in general.

What happens if you are at fault in a car accident?

When accidents occur in an at-fault state, the insurers of both parties review the details and make a judgment regarding which driver should be held responsible. Depending on the details of the accident, the process of determining who is or is not at fault in an accident can be straightforward or very complicated.

If the situation is clear-cut, or one party admits that they caused the accident, the at-fault driver's auto insurance should pay for any property damage and medical bills, and in some cases additional compensation for other damages, such as pain and suffering. However, often it's not clear who or what initiated the accident. In these cases, a claims adjuster gets involved to dig deeper into the cause of the accident.

How to tell who is at fault in a car accident

To determine who is at fault in an accident, claims adjusters usually talk to witnesses, look at police reports, and review the accounts of the accident from parties involved. Photos of vehicle or property damage can come into play, as well as a specific state's traffic laws.

If you're found responsible, your insurance will pay for the damage to the other driver's car, and any medical bills they incurred, up to the limits of the policy. Your insurance rate may go up as a result.

What happens in a no-fault accident?

Accidents are treated differently in no-fault states. If you're involved in a crash in one of these states, fault may not need to be determined for bodily injury claims. In these states, drivers must purchase car insurance with personal injury protection (PIP).

Who pays in a no-fault accident?

If there's an accident between two drivers, each party's PIP coverage typically pays for their respective medical bills and/or wage loss up to their policies' limits, no matter who caused the accident.

However, no-fault states may allow drivers who suffer severe injuries to sue the at-fault driver if certain conditions are met. Additionally, the at-fault driver's insurance typically pays for damage to the other driver's vehicle and property, just as they would in an at-fault state. This is why drivers in no-fault accident states are still required to carry liability coverage.

What happens if both sides are at fault in an accident?

Sometimes, depending on the individual state's laws, the insurers from both sides may

determine that there is shared blame for the accident. In some cases, if both sides are somehow deemed at fault for an accident, the state's negligence law will determine the amount of damages awarded to each party for injury or property liability claims.

Do I need insurance before I buy a used car?

You may be able to buy a used car without having an insurance policy, if you are buying a car from a private seller, but you will not be able to legally drive the vehicle without car insurance. It's a good idea to get a car insurance quote before buying a used car so you have a ballpark estimate of how much it will cost to insure. Having a quote in hand will also make it faster to purchase a policy after the sale is complete.

How long do you have to get insurance after buying a used car?

In nearly every state, you'll need to provide proof of insurance before taking a used vehicle home from the dealership. If you don't have insurance when you purchase your used car, you won't be able to drive it off the lot until you have a policy. If you already have insurance, you can add the used car to your policy, though you generally have a grace period of a week to a month to do so after buying it, depending on the insurer.

You don't need a separate car insurance policy for your used car, even if your existing policy only covers new vehicle(s). You do need to inform your insurance company that you bought a used car and would like to add it to your policy. If insurance rates change after adding your used car, you will be responsible for paying the difference in premium costs.

How much does used car insurance cost?

Insurance rates for used cars will vary based on several factors including, your location, state minimum car insurance requirements, your age, and the car's make and model.

Learn more about the factors that impact your car insurance rate.

Is it cheaper to insure a new car or a used car?

In many cases, a used car can be cheaper to insure than a new one, especially if you carry comprehensive car insurance or auto collision coverage. Since used cars are generally worth less than new ones, they can be cheaper to repair or replace. However, car

insurance rates depend less on whether the car is used or new and more on the details of the vehicle and your policy, including the car's make and model, your location, and the amount of coverage that you carry.

For the most part, there's no difference between insurance for used and new cars. Considerations for standard coverages like liability, uninsured motorist (UM), and personal injury protection (PIP) coverage are generally the same.

How to insure a used car with Progressive

You're supporting another family member

Life insurance can be beneficial to financial dependents other than a spouse or child. If you're single but supporting your parents, grandparents, or other loved ones, a life insurance policy could help provide for them if you were to pass away unexpectedly.

You're a small business owner

If you're an entrepreneur, having a life insurance policy with the beneficiary set as your partner(s) or the organization can help keep the business running when you pass. The death benefit could be used to hire someone to replace you, allow your partner(s) to buy remaining shares, or provide for employees if performance takes a turn.

When deciding if a home warranty is worth it, consider how much it would cost to have a system repaired or one of your appliances replaced. The potential savings your home warranty can provide may quickly outweigh the costs of your plan.

For example, plumbers typically charge anywhere from \$45 to \$150 an hour. A small job like a leak or clogged drain could cost you more than \$300 for a couple hours of a plumber's time, not including materials. If you need to repair a burst pipe, the labor could cost well over \$1,000 without a home warranty. Not to mention the mold and water damage, which isn't covered by home warranties and, if the damage happened gradually, may not even be covered by your homeowners insurance.

How to get a home warranty through Progressive

Progressive Home Warranty by Cinch offers three types of home warranty plans: Appliances, Built-in Systems, and Complete Home, which includes systems and

appliances. To get started, you can get a home warranty quote online or call 1-866-749-743.

The conditions in which a hurricane deductible will apply, if your policy has one, vary from state to state. For certain states, the National Weather Service must declare the storm to be a hurricane. And in other states, the hurricane must reach a specific category level, such as 3 or 4.

Does homeowners insurance cover flooding from a hurricane?

Standard homeowners insurance policies won't cover flood damage. You need a separate flood insurance policy to protect your home against flooding from the outside, caused by a hurricane. Some insurers offer a flood endorsement that can be part of your existing homeowners policy.

More questions about how home insurance covers hurricane damage?

Current Progressive customers

Call us at 1-866-749-743 and we can explain how your policy might pay for damages resulting from a windstorm.

New Progressive customers

Quote home insurance online or speak with a licensed representative in your state by calling at 1-866-749-743.

Frequently asked questions about the claims process

What happens if I'm at fault in a car accident?

Being the at-fault party in an auto accident can feel like a double-whammy. Not only are you responsible for the other driver's injuries and damaged property, but you may have damaged your own car as well. Your auto insurance policy is designed to protect you financially and you'll want to follow the steps above when you're at fault in an accident. Don't depend on the other driver to notify your insurer; you should report the accident to

your insurer or agent directly. If you're liable for injuries sustained in a covered accident, your insurer deals with the injured parties and potential lawsuit.

What should I do after a car accident that wasn't my fault?

If another driver crashes into your car, the process is similar to the steps listed above. You'll want to collect information from the at-fault driver, including their name, address, contact information, and insurance policy number. Don't expect the at-fault driver to contact their insurance company – it's up to you to report the accident to the other driver's insurer.

You may also inform your own insurance company about the accident in case you need to file a claim against your own policy because the at-fault driver was uninsured, underinsured, or their insurer denies liability. After paying your claim, your insurer may look to collect payment from the at-fault driver.

In certain situations, your insurance company has a legal right to “subrogate,” which means they can seek reimbursement for an insurance loss from the at-fault third party.

How does North Carolina boat insurance work?

Although North Carolina doesn't have a law that requires boat owners to carry insurance, there are other reasons you may need it. Lenders may require boat insurance as part of their loan terms. Also, private marinas and docks may also ask for proof of liability coverage, which boat insurance can provide, before letting you use their facilities.

There are other reasons to consider carrying boat insurance as well. A North Carolina boat insurance policy may help with the cost of repairing or replacing your vessel in case of theft or vandalism. And suppose you like to bring guests out on your boat. The liability coverage on your boat insurance may help protect you and your assets if you are responsible for someone getting hurt or their belongings damaged while on your boat.

How can I lower my boat insurance rate in North Carolina?

Discounts vary by state, but in North Carolina, you may be able to lower your insurance rate if:

- ☐ Multi-boat discount: You insure more than one watercraft on your Progressive boat policy.
- ☐ Safety course: You completed a North Carolina-approved safety course.

- ☐ Original owner: You're the original owner, entitling you to a discount.
 - ☐ Multi-policy discount: You have another policy with Progressive, you can bundle and save on boat insurance.
- See if you qualify for more boat insurance discounts.

How to get boat insurance in North Carolina

How does New Hampshire boat insurance work?

Although New Hampshire doesn't have a law mandating boating insurance, there are other reasons to consider it. Lenders may require boat insurance as part of their loan terms, and private marinas and docks may also ask for proof of insurance before letting you use their facilities.

A New Hampshire boat insurance policy may also help with the cost of repairs or replacement in the case of theft or vandalism. And if someone gets injured or damages their property while on your boat, the liability coverage on your boat insurance can help pay for the medical bills and damages you're responsible for.

Common car problems

One of most the common reasons a car won't start is because of a dead battery. Standard car batteries usually only last three to five years, depending on the vehicle's use. With a dead battery, having a set of jumper cables and a nearby motorist willing to help may be enough to get your car started again. Check on an older car battery as soon as possible afterward, though. Auto repair shops and most auto parts stores should be able to test the battery life on the spot, often for free.

Cold weather puts extra strain on car batteries, significantly reducing their strength. The cold can also thicken essential fluids that need to flow through the engine. If you suspect the cold is causing the issue, you can try "cycling the key" to get the battery warmed up:

- ☐ Turn the key from the off position to the start position 10 times in a row
- ☐ Try to start the engine again after waiting a few minutes

If this process doesn't work the first time and your car won't start, wait a moment and then try it again.

Newer vehicles have push buttons instead of keys that go in the ignition. These buttons need a signal from the remote or key fob to start. Sometimes the remote battery dies or gets out of sync with the car. Try swapping out the fob's battery first. Then, if that doesn't do it, follow the owner's manual for how to reprogram the remote.

When to call for help

Certain situations require roadside assistance. You might be well-versed in jump-starting a battery, but without cables or another person with a vehicle who can connect their battery to yours, it's time to call a pro. Other technical reasons could be the root of a mechanical or electrical breakdown, in which case you would need your car towed to the closest qualified mechanic for repair. Here are a few mechanical/electrical issues that generally require a professional:

Bad alternator

Connected to the battery is the alternator, which works to generate power for your vehicle's electrical components. When you have a brand-new battery but still can't start the car, the alternator might be the issue. Cold and damp climates may increase wear on an alternator, causing it to fail. Flickering gauges and a burning rubber smell could indicate that the alternator overheated and requires replacement.

Faulty starter, fuel filter/pump, timing belt, & more

If the car makes clicking noises when you're trying to start it and the battery isn't at fault, a faulty starter motor might be the culprit. Plenty of other parts can fail: the fuel filter, fuel pump, timing belt, spark plug, ignition switch, or cables to name a few. You'll want to get your car into the shop as quickly as possible.

Modern vehicles are essentially computers on wheels. A number of mechanical problems – such as a faulty temperature sensor or a malfunctioning alternator – may confuse the onboard computing systems. A qualified mechanic can run diagnostics at the shop for you.

Who to call if your car won't start

Calling a roadside assistance service is a good first step as they could possibly fix your vehicle without having to tow it to a mechanic. Roadside assistance for stranded drivers

typically includes services such as:

- ☐ Moving a stuck vehicle
- ☐ Towing to a nearby mechanic
- ☐ Battery jump-starting
- ☐ Electric vehicle recharging
- ☐ Flat tire changes
- ☐ Fuel delivery
- ☐ Lock out services

When considering whether to add roadside assistance coverage to your auto insurance policy, first check if you already have it from another source like a credit card company or car manufacturer (especially if you own a new vehicle). Find out exactly what the service covers and if there are any limitations or restrictions that apply.

With certain conditions, purchasing roadside assistance coverage could provide better value. Learn more about car insurance coverages.

What's included in a standard Progressive New Hampshire boat insurance policy?

Bodily injury liability coverage may help cover medical expenses if someone on your boat – or on another boat – is injured and you're responsible for their injury. Property damage liability coverage may pay for damages your boat may have caused to another boat, marina, or dock, for example. This coverage may also help with legal fees that arise because of a property damage incident. For your liability coverages, an umbrella policy can offer extra protection if you need more than a \$500,000 liability limit. Umbrella policy limits typically can be obtained up to \$5 million.

Wreckage removal coverage may pay for the removal of your boat from the water in the event it sinks and you are legally required to remove it.

Watersport coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water tubing, water skiing, etc.

Fuel spill covers legally required clean-up costs associated with spilled fuel, no matter how it happened.

Optional boat coverages

Comprehensive and collision: Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, vandalism. This type of coverage may be helpful if you tend to store your boat during the long winter months when your boat isn't in use. On the other hand, collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. If you're financing your boat, your lender will likely require both comprehensive and collision on your boat insurance.

Sign & Glide®†: Sign & Glide® towing assistance will help if your boat gets stuck in the water with on-water towing, jump starts, fuel delivery, and more.

Propulsion Plus® mechanical breakdown: Propulsion Plus® mechanical breakdown coverage will help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

See all boat insurance coverages.

How much is boat insurance in New Hampshire?

When it comes to boat insurance, New Hampshire is considered a low-cost state because it has a comparatively small coastline, and the boating season isn't as long as in states farther south. In addition to the type of coverage you opt for, many factors determine the cost of New Hampshire boat insurance, including:

How can I lower my boat insurance rate in New Hampshire?

Discounts vary by state, but in New Hampshire, you may be able to lower your insurance rate if:

See if you qualify for more boat insurance discounts.

How to get boat insurance in New Hampshire

What does personal liability coverage cover?

Personal liability coverage may cover the following:

☐ Injuries on your property: If you're legally responsible, your personal liability coverage may help pay for someone else's injuries that occur on your property – up to the limits of your policy.

☐ Damage to others property: Applies if you or your household relatives are at fault for the damage. For instance, your child hits a baseball through a neighbor's expensive stained-glass window.

☐ Lawsuits and lawyer/court fees: If you're sued over an accident, your personal liability coverage may help pay for a lawyer and legal expenses, as well as any settlements against you.

☐ Dog bites (varies by insurer): Check with your insurer to see if they cover dog bites. Many insurers won't cover dog bites, while others may limit coverage to certain breeds.

What isn't covered by personal liability coverage?

Some personal liability claims may not be covered, including:

☐ Car accidents: Your auto liability insurance, rather than your personal liability coverage, covers you for damages or injuries you cause while driving.

☐ Intentional harm or damage: Injuries or damages you or a household member purposely cause to someone else are not covered.

☐ Your own injuries or damages: Personal liability coverage doesn't apply to accidental injuries or damages you cause to you or your family. Instead, your health insurance or property insurance may apply.

☐ Business claims: Any claims against you that relate to your business or profession are not covered by personal liability coverage.

How much personal liability coverage do I need?

Homeowners and renters policies commonly offer three limits of personal liability coverage: \$100,000, \$300,000, and \$500,000.

As with auto liability coverage, selecting a coverage limit that matches or exceeds your net worth is a good starting point. For instance, if your total net worth is \$150,000, you should opt for at least \$300,000 in coverage to fully protect your assets. If you need more than \$500,000 in personal liability coverage, an umbrella insurance policy can extend your limits beyond those of your homeowners insurance or auto insurance policy.

You should also consider how risky your property is: Do you own a swimming pool? Do you have a trampoline in your yard? These are called attractive nuisances for good reason;

they raise the risk of a child wandering onto your property and injuring themselves. So, if you have any enticing backyard features, consider raising your personal liability coverage limit to offset the increased risk.

How to fully insure your art and collectibles

Your homeowners, renters, condo, or mobile home insurance policy may cover your items' full value, but that all depends on how much your pieces are worth and the type of loss. To be sure your art and collectibles are fully insured, you may need to add them as an endorsement to your policy.

This is called scheduling an item or adding an insurance rider. However, not all insurers will offer this option.

Insurance cost for art and collectibles

Insurance for collectibles and art is normally affordable. For example, a \$10,000 piece will cost about \$100-\$200/year to insure. If you want an exact price, just go ahead and get a quote or contact your agent for more information.

How does homeowners insurance cover collectibles and artwork?

Insurance for collectibles and fine art may include coverage for losses caused by theft, fire, and water, up to your policy's limits. Keep in mind that there may be sub-limits for certain perils.

What's covered

If your art is stolen.

Your insurance may cover both total loss and partial damage. For example, you may be covered if your painting is destroyed in a fire or if there's only partial damage from exposure to smoke.

If an item is scheduled and you simply forgot where you left it, you may be covered.

- ☐ Paintings
- ☐ Statues and sculptures

- ☐ Stamps or trading cards

What's not covered

Art or collectibles that simply deteriorate over time will not be covered. For example, a collection of vintage baseball cards that are smudged or frayed.

If you're displaying art in galleries or loaning it out, it's usually not covered by your insurance.

Most insurance companies have a maximum insurance limit they'll insure. This limit can vary and may depend on your policy's coverage amounts. If you have items worth more than the maximum insured amount, you'll need a completely separate policy for those items.

How does renters insurance cover collectibles and artwork?

Some providers' renters insurance covers collectibles and art the same way homeowners insurance does. You can add your fine art and collectibles to your renters insurance policy to protect them from fire, damage, theft, up to your policy's limits. If your insurer has a sub-limit on artwork or collectibles, and your piece is worth more than the sub-limit, then you'll need to add a rider to make sure your piece is covered for its full value.

How your insurance works and how you can get paid

If your art or collectibles are damaged or stolen, file a claim with your insurance company. If it's covered, your insurer may reimburse you for the cost of repair—or if lost or stolen, for the cost of replacement based on your insurer's valuation.

Non Progressive customers

Just get an insurance quote and add your art or collectibles.

Current Progressive customers

Call 1-866-749-743 and tell a representative how much your piece(s) are worth (an appraisal may be required for items over a certain value). Your representative will let you know if your item can be added to your policy or if you'll need to cover it with a separate, specialized policy.

How insurance covers bicycle accidents

Here are some accident scenarios for cyclists and how different types of insurance may apply.

Accident between two bikes

When you're at fault: If you're riding and cause an accident with another cyclist, personal liability coverage on your homeowners insurance or renters insurance policy may cover the cost of the other rider's injuries and property damage. Your personal injuries could be covered by your health insurance. The cost to repair or replace your bike may be covered by your home or renters insurance, assuming you've added a specific insurance rider to cover your bicycle on your policy.

When the other cyclist is at fault: If another cyclist is at-fault in a bicycle on bicycle accident, your injuries and the damage to your bike may be covered under their personal liability coverage on their homeowners or renters insurance policy.

Accident between a bicycle and a motor vehicle

When the cyclist is at fault: If the cyclist is at fault in a car accident, personal liability coverage on the cyclist's homeowners or renter's insurance policy may cover the driver's property damage and injuries. The cyclist's medical expenses could be covered by their health insurance, and damage to the bike may be covered if they have a specific rider for the bicycle on their homeowners or renters insurance policy.

When the driver is at fault: If the cyclist is hit by a car, the at-fault driver's auto liability coverage can pay for the cyclist's medical expenses and the cost to repair or replace the bike. If the driver is uninsured, the cyclist will need health insurance to cover injuries. Whether or not damages to the bike are covered depends on how the bicycle is insured on the cyclist's home or renters policy. The cyclist could also sue the uninsured driver for damages and injuries caused by the accident. If the driver is injured in the accident, medical payments coverage or personal injury protection on the driver's auto policy may pay for the driver's medical expenses.

Accident between a bicycle and a pedestrian

When the cyclist is at fault: The pedestrian's injuries and property damage may be covered under personal liability coverage on the cyclist's homeowners or renters insurance policy. The cyclist's injuries may be covered by their health insurance. Damages to their bike may be covered by the cyclist's home or renters insurance, depending on the policy or if a rider was added to cover the bicycle.

When the pedestrian is at fault: If a pedestrian causes an accident by wandering into the bike lane, their personal liability coverage on their homeowners or renters insurance may cover the cyclist's injuries and bike damage. The pedestrian's own medical expenses will fall under their health insurance.

Accident between a bicycle and a stationary object

If you collide with a tree, pot hole, parked car, curb, or any other object while cycling, your medical bills may be handled by your health insurance and you may be able to claim damage to your bike if you have it scheduled as a separate item on your homeowners or renters insurance policy. Personal liability coverage on your homeowners or renters insurance may pay out for damages caused to someone else's personal property in the accident.

What should you do after a bicycle accident?

How personal property coverage pays to replace stolen belongings

On most renters policies, personal property coverage limits range between \$15,000 and \$500,000. Your selected amount should cover the cumulative worth of your belongings (creating a home inventory may help determine how much coverage you need); for instance, if you have \$30,000 in personal property, you need at least that much in coverage. The amount of personal property coverage that you select can also impact the cost of your renters insurance policy. Use our personal property calculator to estimate how much personal property coverage you need.

If you're a victim of theft, and your claim is covered, your renters insurance company typically pays you the actual cash value (ACV) of the stolen item. Depending on your insurer, you may be able to choose replacement cost value coverage (RCV) for an additional premium. RCV covers what your item is worth without any reduction for depreciation. For example, a TV that you purchased for \$750 three years ago may only have an ACV of \$400. RCV would pay you the value of a new, comparable television.

Renters insurance & theft FAQs

Does renters insurance cover theft outside of your home?

Many insurers, including Progressive, cover theft (up to specified coverage limits) while you're away from home. In fact, your items may be covered against theft while you're on vacation, or while you're moving and your items are in storage, up to your policy's limits minus your deductible.

Does renters insurance cover broken windows resulting from a burglary?

Your landlord is responsible for any damage to the unit or home you're renting and should carry landlord insurance that can pay to repair or replace broken windows.

Does renters insurance cover car theft?

The theft of cars, motorcycles, RVs, boats, and any other motor vehicles aren't covered by renters insurance. You need a separate insurance policy specific to your vehicle to cover motor vehicle theft. However, renters insurance may cover items stolen out of your car up to your policy's limits minus your deductible.

Does renters insurance cover car damage from a break-in?

Damage to your car is not covered under renters insurance. However, renters insurance may cover any personal belongings stolen from your car. For example, if your car is broken into and your laptop computer is stolen, renters insurance may cover the stolen laptop and your car insurance may cover the broken window. Learn more about car insurance and theft.

Does renters insurance cover bike theft?

If your bike is stolen from your garage, neighborhood park, or just about anywhere you ride it, you may have coverage up to the limits of your policy minus your deductible. Some insurers may require you to add an insurance rider to your renters policy to insure your bike, which may cost extra.

Does renters insurance cover stolen cash?

Renters policies typically cover stolen cash, up to a certain limit, usually no more than a few hundred dollars. Valuable items, including cash, jewelry and engagement rings, furs, and firearms, often have "sub-limits" clearly stated on your policy. A sub-limit is a limit within a limit. For example, your policy's personal property limit may be \$35,000, but your sub-limit for cash isn't likely to exceed \$250.

Does renters insurance cover stolen laundry?

Renters insurance literally covers the shirt off your back and all your other clothing against theft – up to your policy's limits minus your deductible.

Protect your stuff with renters insurance

How does flood insurance work?

Typically, homeowners insurance companies won't cover water damage as a result of a flood. If you live in a higher-risk flood zone, you may want to purchase flood insurance from the National Flood Insurance Program (NFIP) or from a private flood insurer.

How much does flood insurance cost?

Flood insurance policies from the NFIP cost around \$700 annually. Like any type of insurance, your rate will depend on the risk. You'll obviously pay more if you live in a high-risk flood zone or an area prone to flooding. Premiums for private flood insurance companies will vary greatly based on location (how close is your home to the water's edge?), elevation, and the coverage limits you select.

How to buy flood insurance

Speak with your agent or insurance company to find out how you can purchase a flood policy. You may also get a flood insurance quote online through Progressive.

How does New Jersey boat insurance work?

Even though boat insurance isn't required in New Jersey, private marinas and docks may

require you to show proof of insurance. Your lender may also require boat insurance if you're financing your watercraft.

Even if you're not required to carry boat insurance, you may want to consider a boat insurance policy with liability coverage. This coverage may help safeguard your assets if you're legally responsible for another party's injuries or property damage. Boat insurance may also cover unexpected damage or loss to your watercraft, such as from theft or vandalism, when you carry comprehensive coverage.

How can I lower my boat insurance rate in New Jersey?

Discounts vary by state, but in New Jersey, you may be able to lower your insurance rate if:

- ☐ Multi-policy discount: You have another policy with Progressive; you can bundle and save on boat insurance.
 - ☐ Safety course discount: You completed a state-approved safety course.
 - ☐ Original owner: If you're the original owner, you're entitled to a discount on your boat insurance policy.
 - ☐ Multi-boat discount: You insure more than one watercraft on your Progressive boat policy.
- See if you qualify for more boat insurance discounts.

How to get boat insurance in New Jersey

How does a child term rider work?

How does boat insurance work in Mississippi?

Mississippi requires boaters to register their watercraft every year, but it doesn't mandate insurance coverage. However, many private docks and marinas will ask for proof of insurance before allowing you to moor there. Private lenders may also require you to have boat insurance if you finance your vessel.

Even though boat insurance isn't required, it's worth considering so you're protected against damages and injuries you're responsible for. Boat insurance can also cover repair or replacement of your vessel due to unexpected events like vandalism, theft, and fire.

How does an accelerated death benefit rider work?

If you develop a qualifying serious condition or terminal illness, you'll need to prove your condition to your insurer before being able to access your accelerated death benefit. Every insurer has different requirements, so make sure you understand which terminal illnesses or circumstances can qualify you. Some insurers may also allow it to be activated if you need to go into a nursing home or if you develop a critical or chronic condition.

How can I lower my boat insurance rate in Mississippi?

Discounts vary by state, but in Mississippi, you may be able to lower your insurance rate with the following:

- ☐ Association membership: If you're a United States Coast Guard Auxiliary or United States Power Squadron member, you may qualify for a discount.
- ☐ Multi-boat discount: You can save if you have more than one vessel insured on your policy.
- ☐ Advanced quote: Obtain a quote at least one day before you need your policy to earn another discount.
- ☐ Safety course: Complete a Mississippi-approved safety course to qualify for a discount. See if you qualify for more boat insurance discounts.

How to get boat insurance in Mississippi

Is senior pet insurance different than insurance for younger animals?

When is a pet considered "senior"?

There's no precise definition of a senior pet, in part because each insurance company is free to define their own maximum age limits and price ranges based on age. There's also no clear definition biologically. According to the American Veterinary Medical Association, both cats and dogs are often considered senior after age seven, but it may depend on the breed.

Is it difficult to get insurance for a senior dog or cat?

The older your pet, the more difficult it may be to find insurance. Pet insurers with

maximum age limits for new policies often set them at 10 years old, so if your pet is older than 10, you'll want to look for a company with a higher age limit or no limit.

Pet insurance for older dogs and cats likely will also be more expensive than a policy for a younger animal. It may also rise in cost every time you renew your policy due to the increased likelihood of filing a claim. If monthly cost is a concern, look for flexible policies that offer the ability to customize your coverage limits, deductible, and reimbursement percentage to create a policy you can afford.

Is insurance worth it for an older pet?

If you're thinking about buying pet insurance for an older dog or cat, consider the following to see if it's worth it:

- ☐ Life expectancy: Having an idea of how much longer you expect to have your pet can help you weigh the costs more effectively. Cats generally live longer than dogs (around 15 years, on average), while the life expectancy of dogs varies widely by breed. Tiny dogs like Chihuahuas can reach 15 or 20 years old, but the largest breeds, like Great Danes, have an average lifespan of only seven years.
- ☐ Covered conditions: Most policies will cover accidents and acute illnesses (such as a respiratory infection), but senior pet owners should also prioritize comprehensive plans with coverage for common illnesses that show up with age, like organ (kidney/liver/heart) disease, cancer, and arthritis.
- ☐ Quality of care/service: Make sure you'll be happy with the provider and policy you select in the long term. Switching companies later can be a problem due to coverage restrictions on pre-existing conditions. If you buy a policy tomorrow and your pet develops a covered condition next year, the policy will pay for it. However, if you switch after the condition develops, the new provider will probably see that condition as "pre-existing," and you may lose coverage.

How to get insurance for your senior pet

Get a quote for dog insurance or cat insurance online or call 1-877-298-0639.

How does Pennsylvania boat insurance work?

A Pennsylvania boat insurance policy can protect you against unexpected losses like vandalism, fire, and theft. Boat liability coverage can help with medical expenses and other

costs if you're found responsible for another person's injuries or property damage, while collision and comprehensive coverage can help repair or replace your boat.

How can I lower my boat insurance rate in Pennsylvania?

Discounts vary by state, but in Pennsylvania, you may be able to lower your insurance rate if you:

- ☐ Pay in full: Receive a discount on your overall rate by paying your policy upfront and in full.
- ☐ Prompt payment: Pay on time, every time, and receive a discount on your rates.
- ☐ Advanced quote: Purchase your Pennsylvania boat insurance policy at least one day before it goes into effect. You can even save more if you purchase it a week or more in advance.
- ☐ Safety course: Complete any Pennsylvania-approved boating safety course to receive a discount.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Pennsylvania

If someone hits my car in a parking lot, am I covered?

If someone hits your car in a parking lot and you can prove they are responsible, you may be covered by their insurance. If you can't prove who hit your car – or they don't have insurance – your collision or uninsured motorist property damage (UMPD) coverage may pay for the damage (note that UMPD cannot be used for hit-and-runs in some states). If you can't prove who caused the damage and you don't have collision or UMPD coverage, you'll have to pay out of pocket for any needed repairs.

My car was hit while parked on the street, am I covered?

Parking lots aren't the only place where someone can hit your parked car – many cars are also hit while parked on the street. If someone on the street hits or sideswipes your parked car and you can prove who caused the damage, their insurance should cover you. If you don't know or can't prove who hit your car but have collision or UMPD coverage, your insurance should cover the damages. If you don't carry either coverage and can't find the driver responsible, you'll likely pay out of pocket.

What should I do if someone hits my parked car?

If someone hits your car in a parking lot or while parked on the street, treat the scene like an accident. Look to see if a witness can offer any details and follow these steps:

- ☐ Don't leave the scene or move your car
- ☐ Locate the person who hit your car and exchange information (if possible)
- ☐ Take photos and contact the authorities to file a police report
- ☐ Contact your insurer and file a claim if necessary

What if someone hits my parked car and leaves?

If someone hits your parked car and leaves the scene, the accident could be considered a hit-and-run. This is a crime, and you should contact the police to file a report. The police might also be able to help you identify who hit your car. Reference your policy details or talk to your insurance company to see which coverages you have to protect you against a hit-and-run. Depending on the state, you may need collision or UMPD coverage in order for the damage to be covered.

What if someone hits my parked car and leaves a note?

When someone leaves a note after hitting your parked car, it should include their contact information and insurance company information. Call their insurance company and look for witnesses who may be able to provide additional details.

Will my insurance go up if my parked car is hit by someone?

If you file a claim with your own auto insurance company, you may see a rate increase. Filing a claim with the at-fault driver's insurance generally won't raise your rate since you're not the one who caused the damage. However, some insurance companies will increase your rate any time a claim is filed, regardless of fault, depending on your state.

What should I do if I hit a parked car?

Here are the first things you should do in this situation:

- ☐ Don't leave the scene. It's a crime to leave, and you could be charged with a hit-and-run.
- ☐ Wait to see if the person returns to their car and exchange information.
- ☐ If the person is not at their car, leave a note with your name, contact information, insurance company, and an explanation of the accident.
- ☐ Notify your insurance company so they're aware of the incident before the vehicle's owner files a claim.

What is rental car insurance?

Rental car insurance refers to the coverage an agency may offer you when you rent a car.

This coverage may include:

- ☐ Liability: Covers you for damages or injuries you cause while driving the rental.
- ☐ Loss/collision damage waiver: A loss-damage waiver (or collision damage waiver) releases you from responsibility for damage that occurs to the rental car, including theft and vandalism.
- ☐ Personal accident insurance: Personal accident coverage protects against injuries to you and your passengers while driving a rental car.
- ☐ Personal effects coverage: Personal effects coverage covers your personal items if stolen from a rental car.

Important note: If your personal auto policy includes liability, comprehensive, collision, and medical payments/personal injury protection, then you may not need rental car insurance. If you have a homeowners, renters, or condo policy, any personal belongings you keep in a rental car should be covered too.

Does my auto insurance cover rental cars?

Your personal auto insurance will cover most rental cars with the same coverage limits and deductibles. For example, if you carry comprehensive and collision coverage on your auto policy, you'll be protected against physical damage to your rental car. Your liability coverage will also apply when you get behind the wheel of your rental.

Do you need car insurance to rent a car?

You don't need a personal auto policy to rent a car. If you don't have a personal policy, you'll be required to buy liability coverage through the rental car company. You will also have the option to add additional coverages, including collision and tire damage.

Does my credit card provide rental car insurance?

Some credit card companies provide insurance coverage if you use your card to pay for the rental car. Check with your credit card company for specific coverage information, rules, and restrictions.

Should I get rental car insurance?

If you already have car insurance or rental car coverage through your credit card, then rental car insurance may not be worthwhile. There are a few instances, however, where adding rental car insurance could be beneficial and worth considering:

- ☐ You have high deductibles on your auto policy: Rental car insurance coverage often carries no or low deductibles, so you could pay much less or nothing out of pocket on a claim vs. a high deductible with your personal auto policy.
- ☐ You want to avoid claims on your auto policy: With rental car insurance, you would file a claim with the rental car company, which avoids a potential rate increase on your personal auto policy.
- ☐ You don't carry comp or collision coverage: If you don't carry comprehensive or collision coverage on your personal auto policy, adding a loss-damage waiver can protect you against physical damage to your rental car.
- ☐ You carry a low liability coverage limit: If you carry the state minimum liability limit on your auto policy, adding additional coverage from the rental company will offer greater protection if you're involved in an at-fault accident.
- ☐ You're traveling: Most U.S. auto policies only provide coverage in the U.S. and Canada. If you're traveling to a country where your auto policy doesn't provide coverage, then rental car insurance may be essential.

How you're covered

Kansas doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture,

clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in Kansas

Kansas ranks first in the nation for the number of F5 tornadoes, rare and powerful storms with windspeeds as high as 318 mph. These storms can cause unbelievable damage to homes. In addition to tornadoes, lightning and hail damage are also common in the state and can cause large amounts of destruction.

Your home insurance policy may cover damage to your home's structure caused by severe weather, as well as the cost to rebuild your home and replace your belongings, up to your policy's limits.

Learn more about how home insurance may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Kansas?

Your cost for Kansas homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home in Kansas?

If you own a rental property in Kansas, you'll likely want a home insurance policy to protect your investment. Landlord insurance may provide dwelling, liability, and other types of coverages that can protect you and your property. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Kansas

Get an insurance quote for your Kansas home

How you're covered

Iowa doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an

increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in Iowa

Tornadoes are a significant risk to homes in Iowa. A significant number of Iowa residents live on the eastern edge of the state that's known as "Tornado Alley," but tornadoes can reach every corner of the state in the spring and summer months.

Windstorms, thunderstorms, hailstorms, and snowstorms may also cause major damage to

Iowa homes. Your home insurance policy may cover damage to your home's structure and

belongings caused by these perils up to your policy's limits.

Learn more about how home insurance may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Iowa?

Your cost for Iowa homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about Iowa homes

Get an insurance quote for your Iowa home

What does uninsured/underinsured coverage pay for?

Uninsured/underinsured motorist coverage (UM/UIM) generally includes two parts: bodily injury and property damage. This coverage can help pay medical bills for you and your passengers after an accident or pay for damage to your vehicle.

What happens if an uninsured driver hits me?

Normally, when you're in an accident, and another driver is at fault in the accident, the other driver's auto insurance company pays for the damage to your vehicle and medical bills if you're injured. But if the other driver doesn't have insurance, there's no insurer to cover the cost.

That's where uninsured motorist coverage (UM) comes in. If your auto insurance policy includes uninsured motorist coverage, you can file an auto insurance claim with your insurer that may cover the incident – up to your policy's limit. Learn if you need uninsured motorist property damage coverage and collision.

What happens if an underinsured driver hits me?

In this case, the other driver's auto insurer may pay some of your medical expenses and property damage – but only up to the driver's policy limit. If you have underinsured motorist coverage (UIM), you can file a claim with your insurer to cover the rest. Your insurance company may pay the remaining amount, up to your policy limit.

Important note: Uninsured/underinsured motorist coverage for property damage may include a deductible in some states.

What if I don't have uninsured/underinsured motorist coverage?

Depending on where you live, you may be required to carry uninsured/underinsured motorist coverage. But if you live in a state where coverage is optional and choose not to purchase it, you may be putting yourself at risk.

While nearly every state requires drivers to have auto insurance, that doesn't mean

everyone complies with the law. According to the Insurance Information Institute, nearly 13% of drivers countrywide didn't have auto insurance in 2019. And those who do have insurance may not have enough to pay for damage or injuries they cause. If an uninsured/underinsured driver hits you and you don't have uninsured/underinsured motorist coverage, you could be responsible for covering accident-related expenses out of your own pocket. Learn more about car insurance requirements by state.

How to get UM/UIM coverage

New Progressive customers

Quote car insurance online or call 1-866-749-743 to ensure you have the right coverage to protect against uninsured or underinsured drivers.

Current Progressive customers

Log in to your policy or call 1-866-749-743

to add coverage or adjust your current coverage limits.

What happens if there is a drivers ed crash?

Why do car thieves steal registrations?

The most common reasons for car registration theft include:

Obtaining the Vehicle Identification Number (VIN). Gaining access to your VIN may help thieves register illegal vehicles. They could also file claims on totaled cars or even create duplicate car keys. There have even been instances where individuals use a stolen car registration to walk into a dealership and drive off with a brand-new vehicle.

They're preparing for a break-in. Your car registration contains vital information, including your home address. Depending on what the thieves find in your car, they may target additional valuables kept at your residence. Although this specific scenario is less likely to occur, be sure to take extra security precautions in the days, weeks, and months following a vehicle theft or burglary.

What should I do if my car registration was stolen?

Take these steps immediately following a car registration theft:

Tips for deterring car thieves

There are many ways our identity can be comprised. Be proactive by implementing extra security measures:

Consider adding identity theft protection. While adding identity theft protection won't prevent identity theft, it allows you to monitor key warning signs and provides automated alerts if the system detects a threat. If you become a victim of identity theft, you'll have experts working on your behalf to restore and reclaim your identity.

Don't leave items in your car. Leaving a laptop or purse unattended in your vehicle is an invitation to car thieves. Once they've gained access to retrieve the targeted item, thieves might consider stealing other valuables, too, such as your car registration.

Always lock your car. Even if you're at home and it's parked in your driveway, locking your vehicle is an essential added security measure.

Be mindful of where you park. Whether you're running a quick errand or will be parked in a spot for several hours, park in a visible, high-traffic area whenever possible. This safety measure is especially critical when parking at night, as someone is less likely to break into your car if you're parked in a well-lit spot with lots of activity.

What is car trim?

When discussing the make and model of a vehicle, the car's trim is also important. Car trim refers to a specific configuration of a vehicle model, usually differing in features, materials, and engine size. If you refer to a manufacturer's guide or even a specific vehicle's website, you'll learn more about a specific model's different trim levels.

Does homeowners insurance cover your sewer line if it's damaged?

In most cases, damage to the sewer line is caused by something excluded from standard homeowners insurance. For example, if the pipe damage is attributed to faulty construction or poor upkeep, repairs usually won't be covered. Damages resulting from

floods, pests, earthquakes, or tree roots are typically also excluded.

However, assuming the sewer line is on your property, it may fall under the other structures coverage listed on your homeowners policy; this limit is typically 10% of the insured value of your home but may vary.

Damage to your sewer line may be covered by your policy if it is caused by one of the following perils:

- ☐ Hail or windstorms
- ☐ Explosions
- ☐ Lightning or fire
- ☐ Damages caused by vehicles or aircrafts
- ☐ Vandalism
- ☐ Falling objects

Does homeowners insurance cover sewer lines under the house?

Whether sewer lines under your house are covered by your homeowners insurance depends on the attributable cause of damage. In most cases, damage to sewer lines isn't eligible for coverage. In select circumstances, though, homeowners insurance can cover damage to sewer lines under and inside your home that's caused by a covered loss, such as an explosion or vandalism.

Note that damaged pipes will need to be on your premises to be considered for coverage; pipes located beyond your property line will be the responsibility of the entity that owns that section of the pipe.

Does homeowners insurance cover septic tanks?

Dwelling coverage on your homeowners policy may cover damage to your septic system if it's caused by a sudden and accidental event. If the issue is due to preventable factors, like neglect or lack of maintenance, however, you usually won't be covered.

Replacing metal pipes with plastic and having your plumbing inspected regularly can help prevent future issues with your sewer lines.

Are tree roots in a sewer line covered by insurance?

Not usually. While insurance may help cover damage to your property caused by tree roots, it generally won't cover costs associated specifically with the sewer lines. For example, if water released from the cracked line causes damage to your property, your insurance may cover the cost to repair damage caused by the water but not to repair the pipe.

In some cases, tree root damage may be considered to be sudden and accidental; it's a good idea to consult your policy provider to determine if that is the case. Either way, it's important to periodically check to see if any roots are encroaching on your system (more on that below).

What can I do to prevent issues with my sewer lines?

There are proactive steps you can (and should!) take to lessen the risk of damage to your sewer lines, such as:

- ☐ Replacing corroded metal pipes with plastic pipes
- ☐ Having your sewer system inspected regularly
- ☐ Avoid flushing damaging, non-biodegradable items like paper towels or oils
- ☐ Stay on top of tree roots that can creep into the system and wreak havoc
- ☐ Have a plumber determine whether a backwater valve is necessary to prevent sewage backflow

Your UMPD limit is a different (and much easier) story. You can select a limit that closely mirrors the value of your vehicle. If your car is worth \$20,000, and you don't carry collision coverage, then you should consider that much in UMPD coverage.

How to get UM/UIM coverage

New Progressive customers

Quote car insurance online or call 1-866-749-743 to ensure you have the right coverage to protect against uninsured or underinsured drivers.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add coverage or adjust your current

coverage limits.

How to add someone to your car insurance policy

When adding someone to your car insurance, you can either call your car insurance company or log in to your account online to add a new driver to your policy. Your insurance company will typically need the driver's name, date of birth, driving history, license information, as well as their vehicle identification number (VIN) if you also plan to share one policy that covers both of your vehicles.

You can typically make a change to your policy at any time to add a new driver at your residence, such as a teenage child, or a driver that just started driving your car regularly.

What's the difference between a registration, license plate, and tag?

The vehicle registration is part and parcel with the license plate and tag. As part of the registration process, a vehicle's owner will receive either a registration card or certificate that remains with the vehicle. But for quick, external identification of the vehicle and which state it was registered in, license plates get issued by the state's motor vehicles department and the new registrations. The registration tag requirements differ state by state, but the tags also are part of the registration process. A tag signifies an up-to-date registration.

The tag - typically a sticker - is often placed on the license plate and comes as part of the registration renewal. This allows for easy confirmation of a valid registration without replacing the plates. Learn more about car insurance requirements by state.

What's a custom license plate?

States offer a variety of license plate options at the time of vehicle registration. Some states have a mix of plates featuring different backgrounds, whether highlighting state parks, local universities, or other special events. These often come with an additional fee.

Vehicle owners can also customize their license plate - this is often called a vanity plate - with their own unique combination of numbers and/or letters. Again, this comes with an additional fee.

What does personal liability insurance for renters insurance cover?

Personal liability coverage may cover you, including legal fees and settlement costs, if you cause bodily injury to someone or damage their property, up to the limits of your policy. Review your renters insurance policy with your insurance agent to see how personal liability coverage may cover you in the event of a loss..

Do I need a damage waiver for my rental car?

You should consider a collision damage waiver if you don't have collision coverage on your car insurance policy. If you already have collision coverage, a collision damage waiver may still make sense if:

- ☐ Your policy excludes coverage for rental vehicles
- ☐ You have a high collision deductible (many collision waivers don't have a deductible)
- ☐ You plan to rent a car in a country where your insurer doesn't provide coverage

If you have collision coverage and none of these situations apply, it may not be worthwhile to pay extra for a loss damage waiver. Your credit card company might also offer rental car insurance if you use it to pay for the rental vehicle. This varies from company to company, and there are specific rules and restrictions to consider.

What do collision damage waivers cover?

Collision damage waivers only cover damage to the rental car. They don't cover liability-related expenses. Additionally, collision damage waivers may not cover damage resulting from risky behaviors, such as taking the rental car off-road or speeding. Some waivers may also exclude coverage for damage to specific parts of the rental car, including the windshield or tires.

How do I file a claim for a collision in a rental car?

After an accident, you should contact the rental car company and inform them of the accident. Rental car companies have different procedures on next steps, but it typically involves filling out a company-specific incident report. If you bought a collision damage waiver, then you typically won't have to pay for any of the damage unless the waiver includes a deductible.

If you plan to use your own car insurance, you'll need to file a collision claim with your insurer. They'll then work with the rental car company to ensure everything gets handled properly.

Learn more about what to do after an accident involving a rental car.

What isn't covered by personal liability insurance for renters?

Personal liability coverage on your renters insurance policy won't cover the following:

- ☐ Damage and injuries resulting from car accidents
- ☐ Bodily injuries that you sustain
- ☐ Property damage to property owned by you
- ☐ Business-related claims
- ☐ Intentional harm or damage

With renters insurance, personal liability coverage is standard on a policy. Your cost for renters liability coverage will depend on your coverage limit.

How much renters insurance personal liability coverage do I need?

Most insurance companies give you three standard choices for personal liability coverage limits on your renters insurance: \$100,000, \$300,000, or \$500,000. Your net worth should be taken into consideration when determining the amount of personal liability coverage you may need. To calculate your net worth, add up all of your assets, including checking, savings, retirement accounts, and other things of value you own, then subtract your debt. Learn more about standard renters insurance coverages.

How to get renters insurance

How does Massachusetts boat insurance work?

If you're financing a boat purchase, your lender may require you to have boat insurance to get your loan. Even though Massachusetts laws don't require you to have boat insurance, private marinas and docks may also ask you for proof of insurance before they let you dock your boat at their property.

If you bring people out on your boat who aren't part of your immediate household, a Massachusetts boat insurance policy with liability coverage may protect you if you are responsible for your guests' injuries or property damage. Boat insurance policies may also help cover damages due to theft or vandalism.

How can I lower my Massachusetts boat insurance rate?

Discounts vary by state, but in Massachusetts, you may be able to lower your insurance rate if:

- ☐ Multi-boat discount: You insure more than one watercraft on your Progressive boat policy.
- ☐ Multi-policy discount: You have another policy with Progressive; you can bundle and save on boat insurance.
- ☐ Safety course: You completed a Massachusetts-approved safety course.
- ☐ Original owner: If you're the original owner, you're entitled to a discount on your boat insurance policy.

See if you qualify for more boat insurance discounts.

How to get Massachusetts boat insurance

How does Michigan boat insurance work?

A Michigan boat insurance policy can protect against unexpected dangers like vandalism, theft, and fire, particularly during the colder months when your boat isn't in use. Liability coverage, collision coverage, and comprehensive coverage help meet the repair or replacement cost of your boat while protecting you against medical expenses and other costs if you're found responsible for another person's injuries.

Even though Michigan law doesn't require boat insurance, it may still be necessary if you plan to dock your boat – many marinas require proof of insurance. Lenders also typically require a set amount of coverage if you're financing your boat.

How can I lower my boat insurance rate in Michigan?

Discounts vary by state, but in Michigan, you may be able to lower your insurance rate with:

- ☐ Prompt payment: Pay on time, every time, and receive a discount on your rates.

- ☐ Advanced quote: Shop in advance for your Michigan boat insurance policy to potentially save on your premiums.
- ☐ Responsible driver: If you haven't had a watercraft or motor vehicle accident in the last three years, you may qualify for a significant discount.
- ☐ Pay in full: Receive a discount on your overall rates by paying your policy up front and in full.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Michigan

How do sewer line riders work?

Even a small break in a sewage line may cost hundreds or thousands of dollars to repair and requires the displacement of a lot of dirt. Your yard may need to be dug up and then backfilled once the repairs are completed. Sewer line coverage may cover locating and repairing a line (including damaged seals), plus the costs of excavation, fusing, welding and cutting.

Coverage limits on a sewer line endorsement or "insurance rider," as well as what's covered, will vary by insurer. The endorsement or "rider" may protect against common types of damage to sewer lines and associated costs, such as:

- ☐ Deterioration or decay
- ☐ Excavation and backfill costs
- ☐ Pipe replacement and repair
- ☐ Reseeding the lawn
- ☐ Inspection fees

The cost of an endorsement varies by insurer, but is usually fairly affordable.

Sewer back-up coverage

Many homeowners insurance companies offer sewage backup endorsements, but this type of endorsement only covers damage caused by sewer backups – not physical damage to the sewer lines. A sewage backup endorsement may cover the cost of replacing your floor and possessions that are damaged from the sewer back-up.

How to get sewer line coverage

Mistakes involving diesel fuel

Whether putting diesel in a gas car or pumping standard gasoline into a vehicle with a diesel engine, drivers often mix up these two fuel types. Here's what happens in both situations:

- ☐ Putting diesel in a gas car can clog your fuel filters and fuel injectors, making your vehicle suddenly inoperable. This is because diesel fuel is thicker than regular gas, which causes it to gum up your car's internal systems quickly.
- ☐ Putting gas in a diesel vehicle can also have a serious impact on your engine. Gasoline is thinner than diesel, so it ignites faster. The resulting heat can easily damage the engine's fuel sensors, resulting in costly repairs.

What to do if you use the wrong gasoline

Once you've recognized the mistake, stop your car immediately to avoid additional damage. Then, it's a good idea to call for a tow and to get your system flushed by a trusted auto technician. In both cases, your fuel tank will need to be drained, and your fuel lines will require a thorough cleaning.

Mistakes involving E85 ethanol

Many newer flex-fuel vehicles are specifically designed for E85 ethanol fuel. This fuel's chemical make-up is derived mostly from biomass materials such as corn. If you accidentally put E85 fuel in a car built for regular petroleum-based gasoline, chances are your check engine light will come on. And while that's never a good feeling, a one-time mistake shouldn't cause engine damage. Still, you should consult a trusted mechanic to make sure your vehicle won't develop any issues.

Much greater risks occur when E85 is used in a non-flex-fuel vehicle over time. Continually filling a standard gasoline car with this high-ethanol fuel can result in serious fuel system corrosion. Plus, when you accidentally put E85 fuel in a car, it may void your engine warranty. That means you could be on the hook for the repairs, even if your car is brand new.

Does insurance cover gasoline removal?

Your auto insurance most likely won't cover the costs of removing and flushing the wrong fuel from your vehicle. But it's always a good idea to check with your insurer to find out for sure.

If you're wondering what to do if the gas station pumps the wrong gas into your car, you may want to consult a legal professional. If your vehicle suffered serious damage due to the gas station's mistake, you might be able to sue for damages to recoup any repair and towing costs.

Don't let fuel accidents happen to you

Of course, the easiest way to avoid engine damage and other inconveniences relating to accidental fueling is to prevent it from happening in the first place. Always make sure you know the specific grade and fuel type for your vehicle. And remain focused and alert when filling up. Remember: If the nozzle doesn't fit perfectly into your tank, it's probably not the right fuel.

How does Minnesota boat insurance work?

Boat insurance can protect you from unexpected losses like storm damage, fire, and vandalism. It can also provide coverage if your boat is damaged by events outside your control, like weather or collisions with another boat or object. Liability coverage can cover costs you incur if you're responsible for another person's injuries or property damage.

Even though there are no Minnesota boat insurance laws that require a policy, some marinas require a certain amount of liability coverage before allowing you to moor on their property. Lenders may also ask that you carry comprehensive and collision coverage until your loan is fully paid off.

How can I lower my boat insurance rate in Minnesota?

Discounts vary by state, but in Minnesota, you may be able to lower your insurance rate with:

- ☐ Multi-policy: Bundle your boat insurance policy with another policy like homeowners, renters, or auto and receive a discount.
- ☐ Original owner: If you're the boat's original owner and you have both comprehensive and

collision coverage, you can receive a discount.

☐ Advanced quote: Purchase your policy at least one day before it goes into effect to receive a discount. Purchase it at least a week in advance for an even larger discount.

☐ Prompt payment: Pay on time, every time, and receive a discount on your rates.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Minnesota

What does the term "aftermarket parts" mean?

Aftermarket parts are replacement parts made by any manufacturer that isn't the vehicle's original manufacturer. They can be used for repairs or to modify a vehicle's performance or appearance. Aftermarket parts are new – not used parts from other vehicles.

What's the difference between aftermarket parts and OEM parts?

If you're looking to replace parts on your vehicle due to repairs without insurance involvement or car modifications, you'll typically have two options – aftermarket parts or OEM (Original Equipment Manufacturer) parts. The difference between the two is the manufacturer – aftermarket parts come from a third-party manufacturer, while OEM parts come straight from the vehicle's original manufacturer.

There's a common perception that OEM parts are better than aftermarket parts because they come from the original manufacturer. In reality, you can find aftermarket parts that are just as good or even better than the equivalent OEM part – the quality ultimately comes down to the manufacturer.

Are OEM parts covered by auto insurance?

Insurance companies may write repair estimates that include OEM parts depending on the make, model, and year of the vehicle and type of repairs needed. However, you generally need to have specific OEM parts coverage on your auto policy for your insurer to fully cover using only OEM parts for repairs. OEM parts coverage is commonly available for motorcycles, but many insurers don't offer OEM coverage for cars. At Progressive, OEM parts coverage is offered for motorcycles but not for cars.

Why do insurance companies write estimates that include aftermarket parts for repairs?

Insurance companies write estimates that include aftermarket parts for repairs because they can return a vehicle to pre-loss condition and usually cost less than OEM parts. This helps keep repair costs in check, resulting in lower premiums for all policyholders. If you or your shop of choice use OEM parts when aftermarket parts are available to repair the vehicle to pre-loss condition, you may have to pay the difference in cost between the aftermarket and OEM part.

Can an insurance company write an estimate that includes used parts for repairs?

Your insurance policy may allow your insurance company to write estimates that include used parts. If your policy allows the inclusion of used parts, they may be used when returning your vehicle to its pre-loss condition. Keep in mind that used parts are not the same as aftermarket parts, which are new and from a third-party manufacturer.

Are there aftermarket parts laws by state?

Some states may regulate the inclusion of aftermarket parts in insurer estimates. Your state's regulation of aftermarket parts can vary significantly from other states.

Why are car insurance surcharges added to premiums?

Your insurance company may apply a driver surcharge to your car insurance premium due to a traffic violation or at-fault accident, though missed payments and insurance lapses can also result in a surcharge. Surcharges are primarily meant to cover the additional cost or risk of insuring a driver with a poor driving record.

What is a chargeable accident or moving violation?

A chargeable accident is an accident, such as rear-ending someone, which your insurance company determines to indicate an increased risk of future claims or losses. Your insurance company may add an auto insurance surcharge to your premium as a result.

A chargeable moving violation is any event in which you receive a ticket and are convicted. This could be something as simple as a speeding ticket to a more serious event like

receiving a DUI conviction. More severe offenses typically carry higher surcharges.

Important note: The types of accidents or violations considered chargeable vary by state and insurance company.

How much will an insurance surcharge affect my premium?

The amount of the surcharge depends on your insurance company, as well as the event that caused it. For example, an at-fault accident where you total another person's car might result in a higher surcharge than a minor fender-bender will.

How long will an auto insurance surcharge last?

An insurance surcharge could be temporary or permanent depending on the state, insurer, and the reason for the surcharge. Keep in mind that you can have multiple insurance surcharges applied to your policy costs. Suppose you're involved in more at-fault accidents, or you trigger another surcharge by a late insurance payment, a lapse in coverage, or another factor. In that case, you could face additional surcharges on top of the first.

How can I reduce or avoid a car insurance surcharge?

Once a surcharge gets applied to your premium, there's little you can do to reduce the surcharge itself. However, you might be able to reduce your overall rate by qualifying for an auto insurance discount.

The best scenario is to prevent insurance surcharges altogether. Observe driving best practices:

- ☐ Drive defensively
- ☐ Avoid following other drivers too closely
- ☐ Watch your speed

Paying your insurance premium on time and avoiding coverage lapses will also help prevent surcharges.

Is damage to my drone covered by homeowners insurance?

Your drone may suffer multiple types of damage when you are using it and when you are not using it. For example, a fire or a windstorm may cause damage to the drone while in storage. If your drone is damaged by a covered peril, your drone may be covered under your policy's personal property coverage. Also, if your drone is stolen, personal property coverage on your homeowners insurance policy may cover theft. If the drone is used for commercial or illegal purposes or illegal activity, damage may not be covered.

Does home insurance cover damage caused by drones?

Homeowners insurance policies may exclude coverage for damage from an aircraft, but, in certain situations, your policy may cover damage caused by a radio-controlled aircraft or unmanned aircraft systems (UAS). The Federal Aviation Administration considers drones to be unmanned aircrafts, which means they may fall into a gray area for some insurers. Contact your insurance company to determine whether drones are covered under your homeowners insurance policy.

Are there privacy violations to follow when using a drone?

A drone has a bird's-eye view of the surrounding area, which means it can sometimes see into places that would otherwise be private, such as behind a fence or into someone's home. Whether a home insurance policy's liability coverage would cover an accidental invasion of privacy caused by a drone will vary among insurers and policies. If it is proven that you intentionally used a drone to spy on or surveil another person, you could face criminal charges and may not be covered by your homeowners policy.

Cover your personal belongings with a home insurance policy

How do I report homeowners or renters insurance fraud?

Insurance fraud of all types is so prevalent that there's a national bureau dedicated to managing it. If you believe that you've discovered evidence of insurance fraud, you can contact the National Insurance Crime Bureau to report it or leave a tip. Many state governments also have fraud hotlines or prevention bureaus you can contact.

If you think you might have unintentionally been involved in a homeowners or renters

insurance scam – like a vendor overcharging your provider – you should also contact the provider directly to let them know. This can help protect you from being blamed as part of the crime if it's discovered later on.

Does another type of insurance cover lost or stolen keys?

In the case of stolen car keys, property insurance may be able to provide coverage. Property insurance policies (like homeowners insurance or renters insurance) that include personal property coverage may protect your belongings against theft even if they're not in your home when the theft occurs. Suppose your purse or backpack gets stolen and your car keys are inside. You may be able to make a claim for the keys through your property insurance. However, a deductible could apply, and details vary from one insurer to another, so check your policy before filing a claim.

If your vehicle is stolen while your keys are inside, comprehensive car insurance coverage may pay to replace your car key (if the car is recovered but the key isn't).

Should I file an insurance claim for stolen car keys?

Filing a claim for key replacement is often not worth the time involved and deductible payment, but it may depend on your deductible amount and the cost to replace your key. Old-style mechanical keys don't cost much to replace if you have a spare to copy. In that case, even if you're able to make a claim, it may be easier and no more expensive to pay out of pocket. Key fobs cost more than mechanical keys but are still inexpensive enough that the key fob replacement cost may not exceed your car insurance deductible.

There might be an exception if you have a high-tech smart key. Laser-cut, programmable smart keys can cost several hundred dollars or more to replace and program. It's possible that your key replacement could cost more than a low car insurance deductible. Even in this case, though, you should weigh the monetary savings against the time you'll spend getting the claim approved and processed, as well as the possible effects on your car insurance premium for making a claim.

What to do if you lock your keys in your car

If you have roadside assistance coverage, your insurer can send a locksmith to get you into your car. Depending on the type of key you have, the locksmith may be able to make a

copy for you. In that case, your insurance would pay to dispatch the locksmith. However, you'll need to pay for the cost of the new key.

If the locksmith isn't able to create a duplicate key, roadside assistance coverage can pay to tow your car to a dealer or other service shop qualified to make a new key – but you'll still need to pay for the replacement key. If you don't have a spare key for making a copy, a car locksmith or the dealer can likely still create a copy by referencing the car's key code or vehicle identification number (VIN). However, this may be more expensive than replacing the key from a copy. Learn more about what to do if you lock your keys in the car.

How to replace stolen car keys

Smart keys

If you have an electronic key, it's probably not possible (or reliable) to use aftermarket parts or services to replace it. The re-keying process typically requires the car to be present, so you may have to have your car towed to the dealer for them to provide you with a new electronic key.

Mechanical keys

If your car is older and still uses a simple mechanical key, you can have a new key cut at most hardware stores for just a few dollars (assuming you have a spare to bring with you). However, this type of key is less common today, as most manufacturers have moved to electronic key fobs with varying levels of technology.

Mechanical keys and remote

Many older vehicles have a remote to lock and unlock the car from a distance but use a mechanical key to start the car. You may be able to get an aftermarket blank (including the remote control fob) and get it programmed by a locksmith or car repair shop. Some models allow you to program the new key yourself if you have two originals on hand, but you'll still need to have the mechanical portion of the key cut. If you get locked out of your car, many automotive locksmiths (like those dispatched by roadside assistance) can copy your key onsite, saving you the cost of a tow.

License suspension or fine: In some situations, the department of motor vehicles in your state will be notified that you are without insurance. They can then suspend your license or

fine you. You may also be required to carry an SR-22 for several years, which is an added expense on your next auto policy.

Rate increase: Even one day without coverage can result in a higher car insurance rate, depending on the circumstances. Starting a new policy is usually costlier than staying continuously insured. At Progressive, you may not be eligible for our Continuous Insurance Discount if you have gone more than one month without insurance.

Repossession: Your vehicle could be repossessed by your lending or leasing company. Most lenders require comprehensive and collision coverage on the vehicle as part of the terms of the loan or lease.

What if I no longer need car insurance?

If you're not driving, you obviously won't need auto insurance. Perhaps you'll be traveling out of the country, biking, or just bumming rides off friends. Keep in mind, that if you get behind the wheel again, you might pay an increased rate. That's because insurance companies may consider you a riskier driver than those who keep active policies.

Car insurance lapse for military personnel

At Progressive, you'll still get our Continuous Insurance Discount if you had a gap in insurance because you were deployed overseas.

Can my other insurance policies lapse?

Yes, your other insurance policies can lapse. A lapse in home or life insurance often occurs when you stop paying the premium.

What to do if you have a lapse in car insurance

How does car insurance cover lightning damage?

If you carry comprehensive car insurance coverage on your auto policy, you may be covered in the event of a lightning strike, minus the cost of your car insurance deductible. Comprehensive coverage protects against non-collision events that are outside of your

control like car theft, car vandalism, and severe weather, including lightning strikes. If you don't carry comprehensive coverage, you won't be covered in the event of a lightning strike and will have to pay for any repair costs out of pocket.

If your insurer covers the damage and approves your claim, they'll write you a check for the cost of repairs, minus your deductible. If your car is declared a total loss and isn't repairable, they'll give you an amount equal to the actual cash value of your vehicle, minus your deductible.

What happens when lightning strikes a car?

Depending on the severity of the strike, the lightning can cause no damage, minor damage, or completely total the vehicle. The damage may not be visible, so it's important to get your car checked out by a mechanic if you think it's been struck by lightning.

According to the National Weather Service, a bolt of lightning may strike either the antenna or somewhere along the roofline. From there, it may enter the vehicle's electrical system, damaging important components and making the vehicle impossible to drive. The lightning may also destroy one or more tires as it exits the vehicle and enters the ground.

Hard car insurance fraud is typically a more serious offense involving larger payout amounts, such as faking an accident or abandoning a vehicle and claiming it was stolen. While both types of fraud can result in jail time, punishment for hard fraud tends to be more severe.

Examples of car insurance fraud

Providing a false address: Your car insurance rate is partially based on where your car is usually parked overnight. If you live somewhere with a high rate of auto theft, your premium may be higher. Lying about your address on your car insurance is illegal, even if you're related to or know the people who live at the false address you list.

Abandoning or destroying a car and reporting it as stolen: When a car gets stolen and is not recovered, the insurance company considers the vehicle a total loss and pays out the vehicle's actual cash value. It's a serious crime to report a car as stolen after you've somehow disposed of it, hidden it, or sold it.

Filing multiple claims for one accident: If you're involved in an accident, one claim should

be sufficient for all medical expenses and vehicle repairs. It would be considered fraud to try to pass off multiple damage or injury claims as being caused by different car accidents if they actually occurred during one. Plus, because a claim may cause your premium to go up when your auto policy renews, multiple claims could increase your likelihood of a higher insurance price. Learn more about how car accidents impact insurance rates.

How do pet insurance waiting periods work?

Pet insurance policies define waiting periods for each type of claim that the policy covers. Illnesses typically have a longer waiting period (usually two weeks) than accidents (usually several days). The longest waiting periods are usually reserved for specific conditions like orthopedic problems and cruciate ligament issues, requiring six months or more before coverage begins. Each pet insurer sets its own waiting periods, but the variation is usually small (a few days).

What happens if a medical condition develops during the waiting period?

If a condition develops during the waiting period, it'll typically be considered a pre-existing condition, even though you bought the insurance policy before the condition appeared. This is another way to prevent fraud – the waiting period makes it difficult to take advantage of a lull in the symptoms of a chronic condition or to buy insurance when you suspect your pet is developing a medical issue. Even if it's an honest, unforeseen stroke of bad luck, a condition that developed during the pet insurance waiting period typically won't be covered.

What happens if I change policies or providers?

This depends on each company's policy about waiting periods. If you switch companies, your new pet insurer will typically institute a waiting period like they would for any new customer. If you're adjusting your policy with the same insurer, a new waiting period may not be required because the company knows your pet's medical history. Since companies handle waiting periods differently, you'll need to check with your provider to be sure.

Can I buy pet insurance with no waiting period?

A routine care or wellness pet insurance plan is usually effective the next day. If you choose to add an optional routine care rider to your existing pet insurance policy, some providers allow it to become available the next day as well. Most comprehensive and accident-only

insurance plans require a waiting period before coverage takes effect.

After a car accident, the recordings from a dashcam might provide an explanation of what happened. This footage may help resolve claims or accidents where fault is disputed.

Many collision scenarios can occur, resulting in the need for proof on your behalf. These incidents include being hit by a texting driver or getting an unwarranted citation from law enforcement. Accessing the recordings from the dashcam could be used in your favor to reveal what really transpired.

Is there a dashcam car insurance discount?

Insurance companies generally don't offer discounts for dashcams, but they can help you avoid an increase in your insurance rate by providing evidence that you weren't at fault in an accident.

What are the benefits of installing a dashcam in my car?

It provides video evidence

A saved recording of an event that damages your vehicle or others' can expedite the claims process and prove that you're not at fault in a collision.

Incidents commonly captured by dashcams include:

- ☐ False insurance claims
- ☐ Roadside accidents
- ☐ Car thefts
- ☐ Vandalism

It encourages mindful driving

Distractions are everywhere when you're behind the wheel. Glancing down to adjust the radio volume or searching for directions are both dangerous examples of distracted driving. Interruptions while driving are likely, but a dashcam can be a reminder for drivers to focus on the road.

Are there certain insurance-approved dashcams?

Before purchasing a camera, it's important to know that an official insurance-approved dashcam doesn't exist. Owning a dash camera is your choice. Selecting a model should be determined by personal preferences, such as your budget or installation requirements. Bonus features include capturing videos in high definition, auto-recording after motion is detected, or conveniently connecting your device to WiFi.

How to buy a used car online

Determine your budget

The first step in any car-buying process – whether buying a used car online or searching for a new car – is knowing your budget and sticking to it. Walking into any car-buying situation with a firm budget will help quickly narrow down your options and keep the car buying process simple. Our car loan calculator and other car buying resources can help you find a budget that works for you.

Have a plan for financing

How will you pay for the car? If you plan to pay cash, it needs to be immediately accessible. But if you plan to finance the vehicle, you can get financing from a third party or explore the options from the online used car-buying site you ultimately select.

With your budget in mind, if you're financing, you'll want to find the best interest rate available. Often, starting with your bank is a solid first step. Find out what interest rate they offer, and then you can shop that against other banks in your area, the site you're looking to purchase from, or other online lenders.

Find your vehicle – where can you buy used cars online?

Here's where your search starts to gain traction. There are many different sites and online platforms available for buying a used car online, including:

- ☐ CarMax
- ☐ Carvana
- ☐ Shift
- ☐ TRED
- ☐ Auto Trader

☐ eBay Motors

☐ Vroom

Likewise, many local dealerships have started offering online car-buying options – both for new and used cars – to compete with online rivals, so you may have options closer to home as well.

Keep in mind that if a site or dealership is selling a car, you'll want photos of the actual car, not just stock photos. Also, make sure they supply the VIN so you know the vehicle is in stock. If you choose a local retailer with an online option, you're still free to walk the lot and look – or even go for a test drive – without face-to-face negotiations. If a test drive isn't available, you may still get an in-car feel with a virtual test drive of a similar make or model or a 360-degree view of the car.

Know the value

Use online resources such as Kelley Blue Book to understand the value of the car you're looking at. This helps ensure you're not paying too much. Many sites will offer AutoCheck or CarFax history reports on the vehicle, which could bump up or down the car's value.

Finalize the price and negotiate a deal

Depending on the route you choose, your online used car buying site might have a set price that isn't open for wiggle room, or you might want to choose a more traditional site that allows for negotiations.

If you're working with a fixed price, check it against the value of the vehicle and your budget. Then you should see what else is included in the purchase price, including benefits like auto warranties or a money-back guarantee, as well as any additional fees. You'll at least need to pay taxes, title, and registration fees when you buy the vehicle.

If you're working with a traditional dealership online, negotiating via email may prove less intimidating. Negotiating online can give you the upper hand in timing the dialogue. It also allows you to negotiate a price with multiple parties at one time and takes some of the pressure off. Just make sure to get everything in writing – including all fees.

As you negotiate, you might consider asking for a grace period to take a used car to a trusted mechanic who can check under the hood and give you additional information you may not have otherwise received about the car's current state.

Why do insurance companies ask whether I use my car for commuting or pleasure purposes?

The primary way you use your car is an important factor when calculating your insurance rate. You're more likely to be involved in an accident if you spend a lot of time on the road or if you tend to drive during times when auto mishaps are more likely.

What if I use my car for both commuting and pleasure purposes?

If you're planning to use your car for both commuting and pleasure, it's best to answer "commuting" as your primary vehicle usage. You'll still be able to use your car for pleasure and be covered.

If you use your car for commuting but don't drive far, consider usage-based car insurance. Your low mileage could help you access a lower rate. Note that other datapoints gathered through a UBI device, such as if you tend to brake hard, accelerate quickly, or drive during dangerous times of the day, could result in an increase to your rate instead of a decrease.

Is car insurance mandatory in all states?

Forty-eight states require drivers to carry some level of liability coverage in order to get behind the wheel.

New Hampshire doesn't require the average driver to carry insurance, although they do have minimum requirements for those who choose to purchase insurance. If you don't carry car insurance in New Hampshire, you're still required by law to show proof of financial responsibility if you're liable for someone's injuries or damages in an auto accident. Note that if you've had prior vehicle-related infractions, New Hampshire may require you to carry auto insurance.

Virginia has minimum insurance requirements similar to other states but allows a driver to pay a \$500 fee to opt out of these requirements and become an uninsured driver.

Individual states regulate the type and amount of car insurance required. Generally, those requirements include auto liability coverage for bodily injury and property damage. Liability coverage may pay for the damages and injuries you cause to others due to an auto accident. Learn more about car insurance requirements by state.

Since each state sets different rules for car insurance, other types of mandatory car insurance requirements may include:

- ☐ Personal injury protection per person
- ☐ Personal injury protection per accident
- ☐ Uninsured or underinsured motorist coverage per person
- ☐ Uninsured or underinsured motorist coverage per accident
- ☐ Medical payments coverage
- ☐ Liability for death per person
- ☐ Liability for death per accident

Do lenders require additional car insurance?

Auto lenders and lease companies typically require you to carry car insurance on a car you're purchasing or leasing from them to protect their financial interest in the vehicle. Read your lending or leasing agreement carefully, as state-required minimums don't always match the minimums mandated by the bank or dealer in a lender or leasing scenario. It's common for these agreements to require additional coverage on a vehicle to fully cover the vehicle's owner in case of a total loss.

How to get car insurance

How you're covered

Louisiana doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another

person's injuries or damage to their property.

- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Common claims in Louisiana

Louisiana is one of the most hurricane-prone states in the country. Residents are at a high risk of damage from violent winds and flooding, especially if you live in the Mississippi alluvial plain or near the Gulf of Mexico. Fortunately, your homeowners insurance policy may cover your home for wind damage from hurricanes. As for flooding, you typically need a separate flood insurance policy to protect your home and belongings from this type of damage.

Learn more about how home insurance may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Louisiana?

Your cost for Louisiana homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fun facts about homes in Louisiana

Get a Louisiana homeowners insurance quote

Do college students need renters insurance for dorm rooms?

While renters insurance might be optional for college students living in dorms, your college or university typically isn't responsible for your personal belongings if they're stolen from your dorm room. Renters insurance is generally affordable and may provide protection and peace of mind for students concerned about replacing stolen items.

If you choose not to carry renters insurance on campus, you may still be covered under your parents' home insurance. Home insurance policies typically extend a sub-limit of the limit for personal property coverage – for instance, 10% or \$1,000, whichever is greater – for belongings away at school. College students may also have access to personal liability coverage under their parents' home insurance, up to the policy's limits.

How does home insurance cover volcano damage?

If your homeowners insurance covers volcano damage, your dwelling coverage may pay to repair or rebuild your home if it's damaged in an eruption. Your personal property coverage may also cover any belongings that are damaged up to your policy's personal property limit or sub-limits.

Your policy may also pay the reasonable expense for the removal of ash, dust, or particles from a volcanic eruption that causes direct loss to your covered property.

How can I lower my boat insurance rate in Rhode Island?

Discounts vary by state, but in Rhode Island, you may be able to lower your insurance rate if:

- ☐ Original owner: You're the original owner; you're entitled to a discount on your boat insurance policy.
 - ☐ Multi-policy discount: You have another policy with Progressive; you can bundle and save on boat insurance.
 - ☐ Safety course: You completed a Rhode Island-approved safety course.
 - ☐ Multi-boat discount: You insure more than one watercraft on your Progressive boat policy.
- See if you qualify for more boat insurance discounts.

How to get boat insurance in Rhode Island

How does a guaranteed insurability rider work?

Guaranteed insurability riders work around "option dates" when you can increase your death benefit. Your option dates might be pre-determined calendar dates, or they might be based around life events, and include a window of time during which the option may be selected. No matter when your option dates fall, it is up to you as the policyholder to keep track of them:

- ☐ Life events are changes in your status that might necessitate an increased death benefit. For example, when you get married or have a child, you'd have a window of time around that event when you could purchase a higher death benefit.
- ☐ Pre-determined option dates are typically every three to five years from the beginning of the policy. For example, a policy purchased in 2021 might have its first pre-set option date in 2024 or 2026, depending on the details of the policy.

What are the motorcycle insurance requirements in Texas?

If you want to ride in Texas, you'll need to carry liability insurance to pay for damage and injuries you cause to others. This type of coverage is called "bodily injury and property damage" and is often abbreviated "BI/PD." This minimum coverage only covers others, though. It doesn't protect you or your bike. The minimum requirements to operate a motorcycle in Texas are:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Is there "volcano insurance" I can buy?

There's no such thing as volcano insurance, even in states that have active volcanoes. Instead, you should look for a homeowners policy that covers volcanic eruptions.

What kind of pet insurance covers surgery?

There are two main types of pet insurance, and they cover surgeries in different scenarios.

Accident-only pet insurance covers medical costs if your pet is injured due to an accident – for example, if your pet is hit by a vehicle or eats something that it's not supposed to. Comprehensive pet insurance plans cover accidents as well as diseases and chronic illnesses.

If your pet requires surgery due to an accident, your accident-only pet insurance will help to cover the cost. If the surgery is necessary for any reason other than an accident, you'll need a comprehensive pet insurance plan.

Which surgeries are covered by pet insurance?

Medically necessary surgeries tend to be covered if they are required to save your pet's life, such as an obstruction in the intestines or a bladder stone. Accidental injuries that require surgery, such as a broken leg, are typically covered as well.

Which surgeries aren't covered?

Pet insurance typically won't cover surgeries for pre-existing conditions, as defined by your insurer. For pre-existing conditions, you may be able to set up a financing option with your veterinarian if you can't afford the cost of procedures out of pocket.

Many pet insurance policies also won't cover elective surgeries such as spaying and neutering. Because spaying and neutering are relatively common veterinary surgical procedures, they tend to be less expensive. Some preventative surgeries may also be excluded from coverage if they aren't deemed life-saving or medically necessary.

Other coverages to consider for natural disasters

A volcanic eruption can cause or coincide with other natural disasters, including earthquakes and tsunamis that cause flooding. Earthquakes and floods are not typically covered by home insurance, but you may be able to purchase separate earthquake and flood insurance policies to fully protect your home.

Adding comprehensive coverage to your auto policy can also be helpful if your vehicle is damaged by a volcanic eruption. In general, comprehensive covers unexpected damage to your vehicle if caused by something other than a collision, including volcanoes.

What are the most common pet surgeries?

As a pet owner, you may encounter one of these common pet surgeries:

- ☐ ACL surgery: Active dog breeds frequently tear their ACL. The only fix for this injury is an ACL repair surgery, which can cost \$1,200 to \$5,000 on average, according to CareCredit. Pet insurance plans may cover ACL surgery because it's usually caused by an accident and medically necessary for your pet.
- ☐ Eye surgery: All animals, but particularly cats, can suffer eye injuries that result in the need to remove the eye – a surgical procedure known as enucleation that typically costs \$200 to \$1,000, according to Wag!. Pet insurance plans may cover eye surgeries if they are deemed medically necessary and not caused by a pre-existing condition.
- ☐ Hip surgery: Some dog breeds are prone to hip dysplasia, which may require total hip replacement surgery. This procedure can cost between \$3,500 to \$7,000 per hip, according to Northeast Veterinary Referral Hospital. Pet insurance plans may not cover this surgery if it's due to a genetic disposition in some breeds, as it may be considered a pre-existing condition.
- ☐ Tumor removal surgery: Surgery to remove a cancerous tumor can cost between \$180 to \$2,000 or more, depending on the complexity and location of the tumor. A comprehensive pet insurance plan may cover surgery to remove cancerous tumors if the cancer developed while on the plan. If the cancer existed before coverage started, it will likely not be covered as a pre-existing condition.
- ☐ Limb amputation: If a pet's limb is too injured or the cost of repairing it is too high, a veterinarian may recommend amputation. For dogs, this procedure can range in cost from \$700 to \$1,000, according to Wag!. Pet insurance plans may cover a limb amputation because it's usually deemed medically necessary and not caused by a pre-existing condition.
- ☐ Foreign object removal: The cost of removing a foreign object from a dog's intestinal tract can range from \$500 to more than \$2,500 depending on the method used, according to Wag!. This surgery may be covered by pet insurance as it's usually caused by accident and deemed medically necessary.
- ☐ Spaying and neutering: Spaying and neutering any animal is a standard procedure. While the surgery can cost as much as \$500, many state-sponsored programs subsidize the cost. Spaying and neutering are typically not covered by pet insurance because they're considered elective surgeries. It may be covered by a wellness plan for routine care though, such as the Progressive by Pets Best BestWellness plan (which can be added to a BestBenefit Accident and Illness Plan).
- ☐ Joint surgery: Some animals, particularly dogs, are prone to joint problems that require surgery. Depending on the complexity, this procedure can range from \$100 to \$3,000 for dogs. Pet insurance may cover joint surgery costs if they are deemed medically necessary and not caused by a pre-existing condition. If the joint issues are due to a genetic disposition in

certain breeds, surgery may not be covered as it could be considered a pre-existing condition.

How does pet insurance cover surgery costs?

Pet insurance works on a reimbursement basis, which is different than human health insurance. Rather than paying the veterinarian directly, your pet insurance policy will reimburse you a specific percentage of your dog or cat's surgery costs based on your policy's reimbursement level and annual deductible.

How to get pet insurance

Online

Get a quote from Progressive Pet Insurance by Pets Best.

Call a rep

Call 1-877-298-0639 and speak with a representative from Progressive Pet Insurance by Pets Best.

What are Kentucky's auto insurance requirements?

There are minimum requirements for auto insurance in Kentucky, so before you hit the road, make sure you're covered. Kentucky residents need liability coverage limits of at least:

- ☐ \$25,000 in bodily injury liability
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage liability

Kentucky also requires you to carry personal injury protection (PIP) with the following minimum limit:

- ☐ PIP: \$10,000

Note: You can waive basic PIP coverage and choose a limited PIP option instead.

Bluegrass State drivers must carry these coverages before they hit the road. It's a good idea to consider upping your limits so you have more protection if you're ever in an accident. Learn more about auto liability insurance and personal injury protection.

Explore comprehensive and collision coverage

You may already be required by your lender to carry comprehensive and collision coverage if you financed or leased your vehicle. But even if you own your car outright, these car insurance coverages can give you peace of mind in the event of an accident, damage, or theft. Learn more about comprehensive coverage and collision coverage today.

What are Connecticut's auto insurance requirements?

Connecticut drivers are required to have car insurance. The minimum car insurance requirements that Connecticut residents must carry include auto liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Connecticut also requires uninsured *underinsured bodily injury coverage (UM/UIM BI)*, with the following minimum limits:

- ☐ UM/UIM BI: \$25,000 per person, \$50,000 per accident

Uninsured motorist coverage covers medical expenses for you and your passengers if a driver with insufficient coverage or no insurance at all runs into you.

While these are the minimum coverages in Connecticut, you may want to consider increasing your auto liability insurance limits to protect your assets.

Do you need comprehensive and collision coverage?

If you have a car lease or loan, lenders will typically require comprehensive and collision coverage. But even if you own your vehicle outright, these car insurance coverages may be worthwhile for protecting your vehicle against physical damage, vandalism, and theft.

How late in pregnancy can you travel by car?

You can travel by car throughout your pregnancy unless your healthcare provider recommends otherwise. As for long-distance travel, you should ask your doctor, especially

if the trip is during your third trimester or the last month of your pregnancy.

Can I drive during the third trimester of my pregnancy?

If you can safely operate your car, and your doctor hasn't recommended otherwise, you can continue driving during your third trimester. Consult your healthcare provider if you have specific concerns about driving during your third trimester.

Is it OK to drive long distances while pregnant?

Although there is no specific timeline when pregnant women should stop driving long distances, it may be best to speak to your doctor to determine if longer commutes or road trips are safe. Every pregnancy is different, but you may have less concern about traveling long distances in the first or second trimester. If you have any concerns about traveling or driving, consult your doctor.

Safe driving tips while pregnant

Seatbelt guidance

Prepare for medical events

Despite your efforts to plan throughout your 40 weeks of pregnancy, the exact details of your baby's arrival are still likely to be a surprise. Minimizing your anxiety can help to ease your mind while driving. Consider keeping a packed hospital bag in your car for when you go into labor, and consider carrying any medications, foods, or drinks that you may need in case you start to feel ill from any pregnancy side effects. It's also a good idea to keep your cellphone, charger, and your doctor's phone number handy in case an emergency occurs.

How to get your name on a vehicle registration

The first step in getting your name on the vehicle registration is ensuring that your name is listed on the vehicle's title. Then, you'll generally need to provide the following documents to your state's department of motor vehicles:

- ☐ Vehicle title
- ☐ Driver's license
- ☐ Registration form
- ☐ Proof of insurance

If you just bought the vehicle, then you may also need proof of tax payment and the bill of sale. Some states or local governments may also require a safety inspection or emissions test prior to registration. Learn about the types of car titles.

Can someone else register my car in their name?

In general, registering a car that's not in your name isn't allowed as most states require you to show proof of ownership as part of their registration process. However, some states may allow you to register a vehicle that you don't own if you have the owner's approval. Check your state's rules regarding vehicle registration.

How many names can be on a car registration?

Typically, a state will allow at least two entities listed on vehicle registration. Some states will combine married couples into one entry, leaving room for a lienholder, such as a bank or a financier, to hold the first spot on the registration and the married purchasers of the vehicle to hold the second spot.

If I change my name, can I change my vehicle registration?

Yes. Before changing your name on your vehicle registration, you must have proof of the name change. For example, changing your name on a car registration after marriage will require proof of your name change through the Social Security Administration. Once you have the name change documentation, you can change your vehicle registration through your state's department of motor vehicles. You might also need to change your name on the car title.

How to remove a name from car registration

To remove a name from a vehicle's registration, you may need to remove it from the vehicle's title first. You'll then submit a new registration form to your state's department of motor vehicles that designates you as the registered owner of the vehicle. This process

may require submitting the same supporting documents you did when you initially registered the vehicle. Check your state's registration rules before and learn more about car insurance requirements by state.

How can I get my bank off my registration?

Once you've fully paid off any loans on the vehicle, your financier will sign over their ownership stake in the vehicle via the title, allowing you to update your vehicle registration. Learn more about how long it takes to get a car title after paying off a loan.

Is there a fee to change the name on my vehicle registration?

Most states have a change fee associated with changing the name on a vehicle registration. Some states have special circumstances that waive the fee, generally only if the registration switch is because of a name change by the person already on the registration and not a change in vehicle ownership.

What are New Jersey's auto insurance requirements?

Residents of the Garden State are required to have car insurance. Standard policy holders specifically are required to carry liability coverage limits of at least:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$5,000 in property damage per accident

Consider increasing your car insurance coverage beyond New Jersey's auto insurance requirements to fully protect your assets and your family. Discover more about auto liability insurance.

New Jersey also requires personal injury protection (PIP), uninsured/underinsured motorist coverage for bodily injury (UM/UIM BI), and uninsured/underinsured motorist property damage (UM/UIM PD) for a standard policy with the following minimum limits:

- ☐ PIP: \$15,000 minimum
- ☐ UM/UIM BI: \$15,000 per person, \$30,000 per accident
- ☐ UM/UIM PD: \$5,000 with a \$500 deductible

PIP covers your medical costs, as well as lost wages and death benefits, and pays out even if you're at fault. UM/UIM BI pays for medical expenses for you and your passengers if

you're hit by a driver with little or no insurance. UMUIIM PD covers damage caused to your vehicle from an uninsured or underinsured driver.

As with liability coverage, it may be necessary to choose higher limits for these coverages to better protect your financial well-being.

What are requirements for car insurance in Alabama?

Alabama's minimum car insurance requirements include liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Although these are the minimum coverages required for Alabamans, you may increase your auto liability insurance limits to better protect your assets.

Comprehensive and collision coverage can add extra protection

If you're leasing or financing your vehicle, your lender typically requires comprehensive and collision coverage. But even if you own your car outright, adding these coverages can help pay to repair or replace a damaged, vandalized or stolen vehicle.

How does insurance for multiple pets work?

When you buy pet insurance for multiple pets, you will either have one policy for all your eligible pets or separate policies for each one. You may also have a separate annual deductible and reimbursement amount for each pet, even if they're on the same policy. Filing a claim works the same way with multiple pets as it does with one pet. You'll pay your pet's vet bill upfront and then submit a claim for reimbursement with the insurance company. You'll just need to indicate which pet the claim was submitted for.

Do I have to add my teenage driver to my insurance?

A teenage driver must have car insurance in almost every state, so they can either be added to your policy or insured with a separate policy. Buying a standalone policy for a teenager can be expensive due to their lack of driving experience and a higher likelihood of accidents, so it's usually more affordable to add a young driver to your existing policy.

By adding them to your policy, they benefit from the savings and rate you've earned as a longtime driver with (in most states) an established credit history. Here are a few more reasons why it's usually best to add a young adult driver to your car insurance policy:

How much does it cost to add a teenage driver to my insurance?

It's generally cheaper to add a teen driver to an existing insurance policy rather than buy a separate policy for them. That's because putting a teen driver on their own policy means they don't benefit from the comparatively lower rate you've earned as a more experienced driver. Plus, teen drivers have a greater risk of getting into an accident, which means a separate policy would be priced higher to offset the increased risk of a claim.

How to save on car insurance for teens

You can lower the cost of car insurance with discounts* for students and teen drivers. At Progressive, we offer a variety of discounts for teens including:

- ☐ Good student: B average or better? Your young driver can earn about a 10%†† discount in most states for good grades.
- ☐ Multi-car: If your teenager has their own vehicle, we'll chip in another discount just for having more than one vehicle on your policy.
- ☐ Teen driver: If a driver on your policy is 18 years old or younger and you have been consistently insured for at least 12 months, we'll add a discount.
- ☐ Snapshot®: Our Snapshot® program rewards good drivers based on how they drive.† Plus, our mobile app can reveal if your teen was driving distracted. Learn more about distracted driving.

How to get auto insurance for teens

New Progressive customers

The best teen car insurance means customized protection. Get a car insurance quote online or call 1-866-749-743 and we'll ask the right questions to get your teenager properly covered.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add your teenage driver.

How does New York boat insurance work?

Even though boat insurance isn't mandated in New York, your lender may require you to have boat insurance if you're financing your watercraft. Private marinas and docks may also ask you for proof of insurance before they let you dock your boat at their property.

If you bring guests out on your boat, a New York boat insurance policy with liability coverage may help pay for their injuries or damaged property if an accident for which you are responsible occurs while they're on board. Boat insurance may also help cover damages to your watercraft due to theft or vandalism, if you carry comprehensive coverage.

How can I lower my boat insurance rate in New York?

Discounts vary by state, but in New York, you may be able to lower your insurance rate if:

- ☐ Multi-boat discount: You insure more than one watercraft on your Progressive boat policy.
- ☐ Safety course discount: You completed a New York-approved safety course.
- ☐ Multi-policy discount: You have another policy with Progressive. Bundling multiple policies can help you save on boat insurance.
- ☐ Original owner discount: You're the original owner. If you're the only one whose owned your vessel, you're entitled to a discount.

See if you qualify for more boat insurance discounts.

How to get boat insurance in New York

What steps can I take to protect my car from vandalism?

Criminals don't want to be caught, so making the car and the perpetrator easier to see can reduce the likelihood of being targeted. If you're worried about car vandalism or catalytic converter theft, consider parking in a well-lit area away from crowds. If you're parking at home, you might install a security camera to monitor the car. Catching a car vandal on tape can make it easier to pursue legal action and may also be helpful when filing an insurance claim if you need to.

Making the car harder to get to or otherwise less appealing as a target can also discourage vandals. If your vehicle doesn't have a security system or alarm, consider

installing one. If you can't afford an alarm, installing a simple blinking light that mimics a security system or putting security system stickers on the window that says the car is protected can still make criminals think twice.

Other ways to protect your car from vandalism include:

- ☐ Parking in a covered, closed garage if you have access to one
- ☐ Removing valuables from the car (or at least placing them out of sight in the trunk or glove compartment)
- ☐ Varying your parking spots and times since routines make it easier for criminals to target you

What if I've been targeted repeatedly or suspect it's personal?

Home security cameras are great for helping you catch a vandal if you have a good place to put them, have a line of sight to the car, and always park at home. But what if your building won't let you install one? Or if you want protection while you're traveling or parking away from home? Car security cameras can help you catch someone vandalizing your car and may help you prevent vandalism as well.

Can a car security camera protect me from vandalism?

Car security cameras come in a variety of designs. Some can be installed to the rearview mirror like traffic cameras, while others are disguised as dash ornaments so as not to draw attention. If you're interested in protecting your car from vandalism with a security camera, you should consider getting two cameras and installing them so they face each other. Otherwise, you run the risk that the vandal will commit the crime off-camera.

Consider factors like the camera's field of view, battery requirements, motion-sensing abilities, and whether or not it has cloud backup. It's only useful if it's on, catches the criminal on tape, and stores the video somewhere you have access to it. Cloud backup, in particular, can be invaluable if the criminal decides to steal or damage the camera itself.

What should I do if my car is vandalized?

The first step is to document everything. Take pictures of all the damage and make a list of anything that was stolen. This will be helpful when filing a police report and an insurance claim. You'll want to collect any video footage you can, whether from your car security camera, a home security camera, or from nearby businesses that may have CCTV footage

of the area where you were parked.

The next step is to file a police report. Police may not be able to perform a full investigation – especially if nothing was stolen and there isn't any video evidence – but filing the report won't hurt and is usually required before you can make a car insurance claim for vandalism.

The final steps depend on the extent and type of the damage and what kind of insurance you have. If you have comprehensive coverage, you'll be able to make a claim for vandalism on your auto insurance, which will cover damage to the car but may not cover items that have been stolen. Even if they were inside your car and off your property, theft of belongings is usually covered by property insurance. Contact your homeowners insurance or renters insurance provider to see if your belongings are covered.

See what's covered

While the declarations page gives a useful summary, you probably want to know what your policy covers in more detail. Look to the insuring agreement section for a statement of the coverage provided and be aware that each type of coverage will have its own agreement. If you purchase an auto policy with liability, comprehensive, collision, and other auto coverages, there will be a separate insuring agreement for each coverage.

See what's not covered

Insuring agreements are usually brief, concise, and "pursuant to the terms of the policy." That last part alludes to the other provisions, which will include exclusions to your coverage. Reading the exclusions will help you follow the rules of your policy. There may be one or several exclusion sections in a policy, as well as exceptions to exclusions. Exclusions could also be scattered throughout the policy as line items. If you see sections containing the words "conditions," "limitations," or "provisions," these will also determine what your policy doesn't cover.

Learn insurance terminology

As you're reading your policy, you'll come across terms and phrases you may or may not recognize. Additionally, many everyday words take on legal meaning in the world of insurance. Flip to the definitions section for a glossary of the bolded or italicized words in

the policy. It's helpful to look up definitions as they appear so you can closely review each definition in context.

Train your eagle eye

Reading an insurance policy takes time, patience, and focus. It's natural to want to skim over it, but you can gain a better understanding of your policy if you give it your full attention from start to finish. Remember, an insurance policy is a contract between you and your insurer.

Ask yourself questions

It's one thing to read your policy and another to understand it fully. After you've gone through the entire policy, test your retention by asking yourself the following questions:

- ☐ Do I know where to find my policy number and general policy information?
- ☐ When does my policy expire?
- ☐ Do I have an insuring agreement for each coverage that I purchased?
- ☐ What are my deductibles?
- ☐ What are my coverage limits?
- ☐ What are some of the exclusions to my coverage?

You can also give both your coverage and your understanding of it a gut-check by asking yourself, "If X happens, will I be covered?"

Ask your insurance company or agent

Each insurance policy is unique, and different types of insurance have different terminology. Home insurance, for example, will list the types of perils covered, whereas life insurance centers on a "death benefit" or "face amount" paid to the beneficiary when the insured dies.

There's a lot to read and learn. Take your time, jot down any questions, and contact the agent listed on your declarations page to ask away. Any time you make changes or renew your insurance, you should receive and review updated documents. Policy documents can contain errors, too, so don't hesitate to bring items to your insurer or agent's attention.

Read the overview on your declarations page

You can find an overview of your policy on the declarations page(s) at the very beginning of your policy packet. Consider this section to be your cheat sheet for looking up your policy number, coverage period, coverage types, limits, deductibles, premium, and agent's contact information (if applicable), all in one place.

Can I get car insurance without a deposit?

No, insurance companies require some amount of money upfront before selling a policy, so you cannot get car insurance without a down payment or deposit. Your car insurance "deposit" or "down payment" is typically some percentage of your total car insurance premium. It isn't a separate charge or fee.

What are my options for car insurance payments?

You typically pay either a portion or the total amount of your premium when you buy a car insurance policy. Many insurers offer the following payment options.

Monthly payments

Paying monthly is the most affordable option for those on a budget but may result in paying more over the long term.

Six- or twelve-month payments

Paying for a six- or twelve-month policy upfront can save you more in the long run, especially if your insurer offers a discount for paying in full. Learn more about how to pay for car insurance.

How can I get "low down payment" car insurance?

A variety of discounts can be combined to lower your rate. Bundling your home and auto insurance can save you more with many insurers. You can also find auto insurance discounts for having your documents sent to you electronically, quoting in advance, adding two or more vehicles to your policy, and more.

Learn more ways to lower your car insurance rate.

Do you need car insurance in Florida?

Car insurance is required in Florida. If you reside in the Sunshine State, you must meet Florida's auto insurance minimums with coverage limits of at least:

- ☐ Personal injury protection (PIP): \$10,000
- ☐ Property damage liability (PD): \$10,000

Personal injury protection covers your medical costs, as well as lost wages and death benefits, and pays out even if you're at fault. PD covers damage you cause to another person's vehicle or property.

Do I need uninsured motorist bodily injury coverage in Florida?

Uninsured *underinsured* *bodily injury* coverage (UM/UIM BI) is also recommended, with the following minimum limits:

- ☐ UM/UIM BI: \$10,000 per person, \$20,000 per accident

Note: This coverage can be rejected.

Uninsured motorist coverage covers medical expenses for you and your passengers if you're hit by a driver with no insurance or not enough car insurance coverage. To ensure all of your assets are protected in case you're liable in an auto accident, you can increase your limits beyond your state's requirements to cover your total net worth.

Fast facts about auto insurance in Florida

How to get car insurance in Florida

Sold a car and need insurance for a new car? Check us out

How does Oregon boat insurance work?

When it comes to boat insurance, Oregon has no mandatory requirements for any vessel. However, some marinas may require a policy before you're allowed to dock there. If you finance a boat through a lender, the lender may also require certain coverages until the loan is paid off.

Although the state doesn't require a policy, getting boat insurance in Oregon is still a good idea. Accidents involving other boaters, crashing into a buoy, fuel spills, or even something as simple as a guest falling off your boat can result in costly consequences. A boat insurance policy helps protect you against these events, as well as damage to your vessel.

How can I lower my rate for boat insurance in Oregon?

Discounts vary by state, but in Oregon, you may be able to lower your insurance rate if:

- ☐ Association membership: You're a member of the United States Coast Guard or the United States Power Squadron.
- ☐ Advanced quote: You purchase your policy at least one day before it goes into effect. The further out you get your policy, the more this discount grows.
- ☐ Original owner: You're the original owner of the boat; you may qualify for a discount.
- ☐ Safety course: You completed an Oregon-approved water safety course.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Oregon

How do insurers classify smokers?

Does Missouri have minimum car insurance requirements?

Yes, it does. Missouri minimum auto insurance requires drivers to have liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Missouri also mandates uninsured motorist bodily injury (UM BI) with the following minimum limits:

- ☐ UM BI: \$25,000 per person and \$50,000 per accident

These are the minimum coverages for residents of Missouri, but you may want to consider upping your limits or adding more coverages to give yourself even more protection. Learn

more about auto liability insurance.

Add comprehensive and collision coverage for peace of mind

Most lenders require comprehensive coverage and collision coverage if you're financing or leasing your vehicle. Even if you own your car outright, you may want these coverages because they can reduce the cost of repairing or replacing your vehicle in the event of an accident, theft, or other covered incident.

What are Maryland's auto insurance requirements?

Maryland drivers are required to carry minimum liability coverage limits of:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Maryland uninsured motorist coverage requirements

The Old Line State also requires you to carry uninsured *underinsured motorist bodily injury* (UM/UIM BI) coverage, uninsured *underinsured motorist property damage* (UM/UIM PD) coverage, and personal injury protection (PIP) with the following minimum limits:

- ☐ UM/UIM BI: \$30,000 per person, \$60,000 per accident
- ☐ UM/UIM PD: \$15,000
- ☐ PIP: \$2,500

Note: You can waive full PIP coverage and choose a limited PIP option instead.

Uninsured motorist coverage covers medical expenses for you and your passengers if a driver with insufficient coverage or no insurance runs into you. UM/UIM PD pays for damage an uninsured or underinsured driver causes to your vehicle. Lastly, PIP can pay for medical, disability, and funeral expenses resulting from a car accident for both you and your passengers.

As you shop for car insurance in Maryland, keep in mind that your state's minimum coverage requirements are, in fact, minimal coverage. Consider increasing your limits or adding more coverages to give your family even more protection. Learn more about auto liability coverages.

Add comprehensive and collision coverage for even more protection

Beyond the required minimum car insurance in Maryland, you have other options. If you're leasing a car or owe money on it, most lenders will require you to carry comprehensive coverage and collision coverage. But even if you're done making payments, these coverages can offer excellent protection. Case in point: If your car gets stolen or damaged in a covered accident, all you'll have to pay is your deductible instead of a hefty repair bill.

Check out all the auto coverages you can get with Progressive.

Facts about drivers and driving in Maryland

How to get auto insurance in Maryland

What are Maine's car insurance requirements?

Car insurance is required in Maine. Drivers must carry minimum liability coverage limits of at least:

- ☐ \$50,000 in bodily injury per person
- ☐ \$100,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Maine uninsured/underinsured motorist coverage

Maine also requires *uninsured/underinsured motorist bodily injury coverage (UM/UIM BI)* and medical payments coverage with the following minimum limits:

- ☐ UM/UIM BI: \$50,000 per person, \$100,000 per accident
- ☐ Medical payments coverage: \$2,000 per person

Uninsured motorist coverage covers medical expenses for you and your passengers if a driver with insufficient coverage or no insurance runs into you. Medical payments coverage goes toward any hospital or doctor's bills you or your passengers incur after an accident.

While these represent the minimum required auto insurance in Maine, you may want to consider adding extra car insurance coverage. Increasing your auto liability insurance limits can help protect your assets and provide peace of mind.

Comprehensive and collision coverage protects your vehicle

Most lenders require comprehensive coverage and collision coverage if you lease or finance your car. But even if your ride is fully paid off, comprehensive and collision can be valuable if your vehicle gets stolen, vandalized, or damaged in a covered incident.

What are Illinois minimum car insurance requirements?

Illinois drivers are required to carry car insurance. Drivers must have liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

You should consider increasing your liability limits to cover your total net worth. Learn more about auto liability insurance.

Is uninsured motorist coverage required in Illinois?

Illinois also requires uninsured motorist coverage and underinsured motorist bodily injury coverage (UM/UIM BI) with the following minimum limits:

- ☐ UM/UIM BI: \$25,000 per person, \$50,000 per accident

UM/UIM BI covers medical expenses for you and your passengers if you are hit by a driver who has little or no insurance.

Unique facts about driving & car insurance in Illinois

How to get car insurance in Illinois

Should I file a claim for a minor accident?

For vehicle damage: If your vehicle received minor damage, it may be worth filing a collision claim with your insurance if the damage costs more than your deductible. If the other driver caused the accident, then you could file a claim with their insurance company instead.

For injuries: Even if the accident was minor and no one appears to be seriously hurt, you should still consider filing a claim for minor injuries. Some injuries might be more severe than they seem, and others can linger and may cost more to treat than you expect. You could file a claim under your medical payments or personal injury protection coverage, assuming you carry these coverages. If the other driver caused the accident, then you could file a bodily injury claim with their insurer.

How does Rhode Island boat insurance work?

Your boat insurance policy's liability coverage may help pay for your guest's injuries or damages if you're legally responsible for them. Boat insurance policies may also help cover theft or damages to your boat due to vandalism when you carry comprehensive and collision coverage.

Most lenders require you to have boat insurance in order to get a loan for a boat or personal watercraft. Private marinas and docks may also ask you for proof of insurance before they let you dock your boat at their property.

When is my HOA responsible for water damage to my condo?

Before purchasing your
condo insurance policy, it's a good idea to get familiar with the
condo insurance coverages your HOA offers. Some types of water damage are the
condo owner's responsibility, and some HOAs provide limited coverage for specific
scenarios, including shared roofs.

If your condo gets water damage from a roof leak, your association may help cover repair costs. But since no two HOA master policies are the same, it's always best to review the policy thoroughly before purchasing your condo. That will give you an idea of what's covered and what isn't, and what additional insurance you might need to carry.

Does my HOA cover plumbing?

When it comes to your HOA, plumbing responsibilities more than likely will fall on you as the condo's owner. If there is a plumbing issue with the pipes within your condo unit, you may be liable for maintenance and any repairs needed. However, if there is an issue with the condo's complex as a whole, rather than just one single unit, the HOA's condo master

policy may cover the repair costs.

Water damage from common areas

You can't always control where water damage comes from, making it difficult to prevent costly incidents. Many condo owners share common structures or areas with their neighbors, such as walls, roofs, pools, and other accommodations. Suppose a water-related incident occurs involving one of these areas, and your condo gets damaged. In that case, your HOA may cover any damages outside your unit, including roofs, walls, hallways, stairways, grounds, and other common areas.

Who is responsible for repair of water pipes in a condo?

Water damage due to a burst pipe is covered under most condo insurance policies, as long as the cause of the break is covered under the policy. Having routine maintenance checks of your pipes done by a professional can help prevent a disaster.

Which types of water damage aren't covered by condo insurance?

One of the main determining factors for water damage coverage under a condo insurance policy is where the water source originated.

How does Maine boat insurance work?

Although Maine doesn't have a law that requires boat owners to carry boat insurance, there are reasons you may need it. Companies that offer loans for boat purchases usually require boat insurance, and private marinas and docks may ask for proof of boat insurance before letting you use their facilities.

A Maine boat insurance policy's liability coverage can protect you if you're at fault for injuring someone else or damaging their belongings. And comprehensive coverage can help with the cost of repairs or replacement in the case of theft or vandalism. When a covered occurrence happens, you'll file a claim with your boat insurer and they'll work with you and the other parties to provide coverage.

What are Alaska's car insurance requirements?

Alaska's minimum car insurance requirements include liability coverage limits of at least:

- ☐ \$50,000 in bodily injury liability
- ☐ \$100,000 in total bodily injury per accident
- ☐ \$25,000 in property damage liability

These are just the minimum liability coverage limits that Alaska drivers must have. If you really want to cover your assets, you should increase your liability limits, or obtain umbrella insurance, rather than purchase other car insurance coverages.

[Learn more about auto liability insurance.](#)

Consider comprehensive and collision coverage

Most lenders require comprehensive coverage and collision coverage if you're financing or leasing your vehicle. But even if you own your vehicle outright, these coverages may be worth adding to your policy. If your car is stolen or damaged in a collision or other covered event, these coverages will help pay to repair or replace your vehicle.

How to get car insurance in Alaska

What are Indiana's auto insurance requirements?

Car insurance is required for drivers in Indiana. Indiana drivers need liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Choosing liability limits for your auto insurance doesn't have to be difficult. [Learn more about how auto liability insurance works and what to consider when choosing your limits.](#)

Comprehensive and collision coverage for Indiana drivers

If your vehicle was a big investment for you, it's wise to add comprehensive coverage and collision coverage. They can pay for the repair or replacement of your car if it's damaged in a covered accident or stolen. If you're leasing or financing a vehicle, most lenders in

Indiana will mandate that you carry these coverages.

See more available coverages for car insurance.

What to do if you hit a dog while driving

Every situation can be different, but there are a few general steps you can take to help:

☐ Don't move the dog, if possible: Injured dogs can be aggressive, and their actions can be unpredictable. If possible, don't move the dog, as you could end up being bitten or doing more damage to the dog. If the dog must be moved out of the road, put a blanket, jacket, or other covering over it to help protect the dog and yourself.

☐ Call the police: You should never leave the accident until you've contacted the police or animal control. This is a legal requirement in many states, and you could end up in legal trouble if you simply drive away. Pets are considered personal property in most states, so if you're responsible for a hit and run involving a pet, any injuries or the loss of the pet could be regarded as property damage. In addition, you could be charged with animal cruelty if you leave the scene after hitting a pet.

The police will tell you how to proceed and file a police report if they deem it necessary.

Animal control should aid the animal if the owner can't be located.

☐ Contact the owner: If the dog has a tag with contact information on it, you should contact the owner and inform them of the accident. The police may also contact the owner on your behalf.

☐ Notify your insurer: If your car has been damaged and you wish to file a claim for the damage, you'll need to notify your insurer of the accident. They'll ask for details of the accident, including photos of the damage. Even if your vehicle wasn't damaged, it's still a good idea to notify your insurer of the accident.

How does car insurance cover hitting a dog?

Comprehensive coverage can pay for damage to your vehicle caused by hitting a dog or other animal. You would pay your car insurance deductible after filing a claim, and your insurer would cover the rest of the repair costs. Your insurance company may also approach the dog's owner and request that their homeowners insurance company compensate them for the cost to repair your vehicle. This occurs in cases where the pet owner is found negligent for not having their dog under control at the time of the accident.

Which animals do you have to report if you hit them?

In many states, you're required to stop and call the police or other local authority if you hit a domestic animal, such as a dog or cat. If you don't stop, you could be charged with animal cruelty or failing to notify owners of property damage.

If I hit a dog with my car, who pays for the dog's injuries?

While it can vary by state, most states consider dogs as property for insurance purposes. Therefore, if the dog is running loose when you hit it, the owner would most likely be responsible for the dog's care and vet bills. If you intentionally hit a pet or are driving recklessly, however, you may be responsible for the dog's vet bills, as well as compensation if the dog dies. Your auto policy's property damage liability coverage may not cover these expenses, depending on the insurer, if you acted intentionally.

If the dog's owner can't be located, it's best to call the police or animal control instead of taking it to a vet yourself. This will ensure the animal gets the care it needs without taking on the legal and financial responsibility for its well-being yourself. If you do take an injured dog to the vet and don't know who the owner is, the cost could fall on you. Let the vet know so you can discuss how to proceed and what to expect.

What happens if the dog dies?

In most cases, if the dog was running loose, the owner would be found negligent, which means you're not responsible for the accident, even if the dog dies. While you may feel awful, you wouldn't be responsible for any costs related to the dog's end-of-life treatment or burial fees, legally or financially.

If you're found to be responsible for the accident due to driving under the influence or intentionally swerving to hit the dog, you could be responsible for compensation to the owners. Intentional damage is often excluded from coverage by insurers as well, so if you intentionally injure a pet, you'll most likely have to cover any vet bills, end-of-life care, or burial costs yourself.

What happens if my dog was hit by a car?

If your dog was hit by a car and suffered injuries or was killed, you most likely have very little recourse towards the driver that hit your pet unless they hit your dog intentionally or they were driving recklessly.

If your dog managed to get out and was running loose, you may be considered negligent, and any vet bills or end-of-life costs for your pet will fall to you. In addition, your homeowners insurance may pay to repair the vehicle that hit your dog.

What are Texas' RV insurance requirements?

If you have a motorhome in Texas, you need RV insurance with liability coverage that meets or exceeds the limits below (which are the same as Texas car insurance requirements):

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

You typically don't need liability coverage on a trailer insurance policy. Instead, the liability coverage on the towing vehicle's policy extends to your trailer. However, if your travel trailer is also your permanent residence, then you can add full-timer's liability coverage. Full timer's gives you more liability protection in case someone injures themselves in or around your trailer.

How can I get lower rates for RV insurance in Texas?

If you're looking for discounts, we've got them. Check out the possibilities:

- ☐ Multi-policy discount: Bundling multiple Progressive policies can help you save.
- ☐ Homeowner: Owning a home, condo, or single-or double-wide will lower your rate even if you don't insure that home with Progressive.
- ☐ Original owner: If you're the vehicle's first owner, you'll pay less to insure it.
- ☐ Accident-free: A clean driving record for the last three years can lower your premium.

Find out more about all the RV insurance discounts we offer.

How to get RV insurance in Texas

Third-party insurance claim procedure

You're responsible for kicking off the third-party claim filing process when you're in an accident caused by another driver. While you won't be filing the claim with your insurance

company, call your insurer as soon as possible to report what happened. Often, they'll file the claim with the driver's insurance company for you, after working with the other insurer to determine fault. If you file the third-party claim yourself, you may be able to create an account with the at-fault party's insurance and access their online claim portal, where you'll file and track the progress of your claim. Otherwise, simply call the other party's insurer to file your claim using the information their insured gives you regarding their auto insurance.

To get started, be prepared to provide some information about the driver who caused the accident, their insurance, and the accident. If at all possible, talk with the other driver when the accident occurs and gather the information required to file a third-party claim:

- ☐ The other driver's name and phone number
- ☐ Their license and registration information
- ☐ Their vehicle information
- ☐ Their auto insurance information (from their ID card)
- ☐ Photos of the accident scene and vehicle damage
- ☐ Witness statements
- ☐ Police report

If a police officer doesn't come to the scene, consider filing an accident report with the local police department so there's a record of what happened.

After you file the claim, the at-fault party's insurer will likely assign an adjuster to investigate the accident, determine who was at fault, and provide an initial estimate of the repair costs. If the adjuster determines that the other driver was at fault, they will either send you a check for the cost of the repairs or pay the body shop directly, up to the other driver's coverage limits. If you live in an at-fault state, the at-fault driver's insurance can also cover injury costs up to their bodily injury liability limits.

How does a third-party insurance claim work?

A third-party insurance claim is sometimes called a liability claim; if you need to file one, the at-fault driver's liability coverage kicks in to cover damage and injuries. Almost every state requires drivers to carry liability coverage, but minimum coverage amounts vary by state.

Depending on your state and the other party's coverage, third-party insurance claims can be filed for medical bills, vehicle repairs, a rental car, and lost wages if you have to miss work because of your injuries. What and how much the other person's insurance covers

depends on their coverage and limits.

At-fault vs. no-fault third-party claims

If you live in an at-fault state, the insurance of the person responsible for the accident can help pay for property damage and bodily injury. If you live in a no-fault state, the driver's insurer will only cover property damage. To get coverage for your injuries in a no-fault state, you must file a claim with your insurance company. If you have medical payments coverage or personal injury protection coverage, it can help pay for your lost wages and medical bills beyond what your health insurance covers, up to your limits.

What if you're in an accident with an uninsured driver?

Although nearly every state requires drivers to have car insurance before they get behind the wheel, approximately one in eight drivers was uninsured in 2019, according to the Insurance Research Council. If the person responsible for the accident is uninsured or has policy limits that are too low to cover your property damage and injuries, you can file a claim with your own insurance. That's what uninsured/underinsured motorist coverage is for, but your medical payments coverage or personal injury protection coverage may also provide some coverage.

How to get car insurance with Progressive

Is hitting the curb considered an accident?

If you bump into the curb and cause little or no damage to your car, it generally isn't considered an accident and you don't need to file a claim. If you hit the curb with force and consequently scratch or dent your car, however, it could be considered an accident. Depending on the laws in your state, you may need to report the car accident to the police of any damage to your car, even if you don't plan on filing a claim. Learn how insurance covers scratches.

If you decide to file an auto insurance claim for car damage from hitting a curb, you would need auto collision coverage to cover the incident. It's best to take pictures of the damage and check your policy for details like your collision coverage deductible. If your deductible is less than the cost of repairs, then it's usually worth filing a claim.

What if I hit the curb while parking?

If the impact caused little or no damage to your car, you generally don't need to file a claim as it's not considered an accident. But if your car receives extensive or severe damage, then you should inform your insurance company and possibly call the police to file a report. It may also be worth filing a collision claim based on the extent of the damage.

What if I hit my own car in my driveway?

If you hit your car on any barriers in your driveway and the damage was unintentional, then you should be covered if you have collision coverage on your policy.

Can hitting the curb total your car?

You can total your car after hitting the curb, especially if you run into the curb while driving at high speed, but it's more likely that your car's wheels or tires may get damaged. Tire damage may be covered by car insurance after hitting a curb. If one or more of your wheels are bent after hitting the curb, the misalignment can impact your car's overall steering. Since the damage can impact your ability to drive the vehicle, it's important to check for potential car damage after hitting a curb.

Does insurance cover scratched rims?

Your collision coverage may pay to repair or replace a scratched rim if it's damaged after hitting a curb. If the cost of repairs is less than your collision deductible, however, your insurance won't pay for any of the damage. If you have custom rims, you may also need additional coverage to make sure their full value is covered. Progressive covers custom parts up to \$1,000 under collision coverage. If your custom rims are worth more than that, you should consider custom parts and equipment coverage (CPE), which typically covers custom parts up to \$5,000.

What should I do if I hit a curb?

If you encounter that familiar but dreaded "thump" on the curb, don't panic. Follow these basic steps any time you hit a curb:

- ☐ Examine all the wheels and tires for damage, like scratches, dents, or chips.
- ☐ Check the front end and undercarriage for any damage.
- ☐ Test out the steering to ensure that your car is driving straight with a normal amount of control at the wheel.
- ☐ Take pictures of any damage in case you need to file a claim.
- ☐ If your car or the curb is more severely damaged, report the incident to the police and notify your insurance company, even if you don't plan on filing a claim.

If you notice or suspect any damage to your car, take it to an auto body shop to avoid further damage and repairs down the line.

How to add collision or CPE coverage to your policy

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to add collision and any other coverages to your new policy.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add collision or CPE to your insurance.

What are Texas' car insurance requirements?

Car insurance is required in Texas. Drivers need minimum liability coverage limits of:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

You can always choose higher liability limits than what your state requires. It's a good idea to set your limits high enough to cover your total net worth so your assets are fully protected. Learn more about auto liability insurance.

Do I need other car insurance coverages in Texas?

Texas also recommends uninsured/underinsured motorist bodily injury coverage (UM/UIM BI), uninsured/underinsured motorist property damage (UM/UIM PD), and personal injury protection (PIP) with the following minimum limits:

- ☐ UM/UIM BI: \$30,000 per person, \$60,000 per accident
- ☐ UM/UIM PD: \$25,000 with a \$250 deductible
- ☐ PIP: \$2,500

Note: These coverages can be rejected.

Uninsured motorist coverage covers medical expenses for you and your passengers if you are hit by a driver with little or no insurance. UM/UIM PD pays for damage an uninsured or underinsured driver causes to your vehicle. PIP also covers your medical costs, as well as lost wages and death benefits, but pays out regardless of who is at fault. As with liability coverage, it's generally a good idea to choose higher limits for these coverages to better protect you and your family's financial well-being.

What are New Mexico's auto insurance requirements?

New Mexico drivers are required to carry car insurance. Drivers must have liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

These numbers represent the minimum car insurance coverages you need, but consider increasing your auto liability insurance limits to better protect your assets.

Get added protection with comprehensive and collision coverage

If you're leasing or financing your vehicle, most lenders will require you to carry comprehensive coverage and collision coverage. But even if your car is paid in full, physical damage coverages can help pay to repair or replace your vehicle if it's stolen or damaged in an accident.

Does Oklahoma have minimum requirements for car insurance?

Yes. Oklahoma drivers must carry liability coverage limits of at least:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage liability

Although these are Oklahoma's minimum auto insurance requirements, you may want to

consider increasing your liability limits to give yourself more protection and peace of mind. Learn more about auto liability insurance.

Comprehensive and collision coverage may be right for you

Most lenders require comprehensive and collision coverage if you lease or finance your vehicle. But even if you own your car outright, consider adding these coverages so your vehicle is covered if it's damaged or stolen. Learn more about comprehensive coverage and collision coverage.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in North Carolina?

Your cost for North Carolina homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about homes in North Carolina

Get an insurance quote for your North Carolina home

What are Nevada's auto insurance requirements?

Nevada requires drivers in the state to have a car insurance policy. Drivers need auto liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

These are the minimum limits for Nevada drivers, but you can increase your auto liability coverage for added protection and peace of mind.

Consider comprehensive and collision coverage

Your lender will typically require comprehensive coverage and collision coverage if you're leasing or financing your car. Even if your vehicle is paid off, these car insurance coverages can pay to repair or replace your car if it's stolen, vandalized, or damaged in an accident.

More interesting facts about Nevada auto insurance:

Are there minimum requirements for auto insurance in Nebraska?

Yes. Nebraska auto insurance laws mandate that drivers carry liability coverage with the following minimum limits:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in bodily injury liability per accident
- ☐ \$25,000 in property damage liability

If the minimum limits don't provide enough coverage to safeguard your assets, you can increase your amount of liability coverage for more protection. [Learn more about auto liability coverage.](#)

Nebraska also requires uninsured/underinsured motorist bodily injury coverage of at least:

- ☐ \$25,000 in uninsured/underinsured motorist bodily injury per person
- ☐ \$50,000 in uninsured/underinsured motorist bodily injury per accident

Uninsured/underinsured motorist bodily injury and property damage coverage can pay for injuries to you and your passengers or damage to your vehicle if you're hit by a driver with no insurance or insufficient coverage.

Consider adding comprehensive and collision coverage

If you lease or finance your vehicle, your lender usually requires comprehensive and collision coverage. Even if you've paid off your vehicle, physical damage coverages can

pay to repair or replace your car if it's stolen, vandalized, or damaged in a covered accident.

Fast facts about driving and auto insurance in Nebraska

Does Wyoming have minimum car insurance requirements?

Yes. Wyoming auto insurance requirements include these minimum liability coverage limits:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage liability

These minimum limits are mandatory for all drivers in Wyoming, but they might not fully protect your financial well-being. Consider increasing your liability limits if you have a large number of assets. Check out more details on auto liability insurance.

Consider comprehensive and collision coverage

If you're leasing or financing a vehicle, your lender likely requires you to carry collision and comprehensive coverage. But even if you own your car, these coverages can be beneficial. Learn more about comprehensive and collision coverage.

How you're covered

Missouri doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these

items on your policy at the coverage amount needed, also known as "adding a rider."

- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in Missouri

Severe rain, wind, and snowstorms are all possible causes of damage to homes in Missouri, not to mention the possibility of tornadoes. Your home insurance policy may cover damage to your home's structure and belongings caused by these perils, up to your policy's limits.

Learn more about how home insurance may cover damage caused by severe weather.

What are Michigan's auto insurance requirements?

Car insurance is required for Michigan drivers. If you live in the car capital of the world, you'll need liability coverage limits of at least:

- ☐ \$50,000 in bodily injury per person
- ☐ \$100,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

What are other required types of car insurance in Michigan?

Michigan also requires you to carry property protection insurance (PPI) with a \$1 million limit per accident, as well as personal injury protection (PIP).

Important Note: Michigan's recently updated no-fault law gives Michigan drivers more options for PIP coverage. Learn more about the change.

PPI helps to cover costs if you accidentally damage another person's property in your state with your vehicle. PIP covers your medical costs, as well as lost wages and death benefits, and pays out regardless of who is at fault.

Expanding your Michigan auto insurance coverage beyond the minimum requirements can give you peace of mind that you and your assets are better protected. Learn more about how auto liability insurance works.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Does Wisconsin have minimum auto insurance coverage?

Yes. Minimum Wisconsin auto insurance requirements include these liability coverage limits:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage liability

Increasing your auto liability coverage makes sense if your assets exceed the state's minimum limits.

Does Wisconsin require uninsured motorist coverage?

Wisconsin requires uninsured *underinsured motorist (UMUIM)* coverage with the following limits:

- ☐ \$25,000 in uninsured motorist bodily injury per person
- ☐ \$50,000 in uninsured motorist bodily injury per accident

UM/UIM coverage can pay for injuries or damage caused to you by a driver with no insurance or not enough coverage.

Consider comprehensive and collision coverage

Adding physical damage coverages provides protection for a damaged or stolen vehicle. And if you lease or finance a car, most lenders require comprehensive and collision coverage.

Is car insurance mandatory in North Dakota?

Yes. North Dakota auto insurance requirements include minimum liability coverage limits of at least:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage liability per accident

You can always increase your auto liability coverage limits, if necessary, to better protect your assets.

North Dakota also mandates uninsured/underinsured bodily injury coverage with the following limits:

- ☐ \$25,000 in underinsured motorist bodily injury per person
- ☐ \$50,000 in total underinsured motorist bodily injury per accident

Uninsured /underinsured motorist bodily injury coverage can pay for medical bills resulting from an accident with a driver who lacks insurance or sufficient coverage.

Lastly, drivers in North Dakota must carry personal injury protection with a \$30,000 per person minimum:

Personal injury protection can cover medical bills, hospital stays, rehab costs, and other services if you're injured in an auto accident, regardless of fault

Consider comprehensive and collision coverage

If you lease or finance a car, most lenders will require you to carry comprehensive and collision coverage to protect your vehicle. But even if your car is paid off, they may be worth adding if your vehicle is stolen or damaged in a covered incident.

What information is included on an MVR?

What is an MVR check?

A motor vehicle record check, or an MVR check, is a report of your driving history, usually requested by a potential employer. If you apply for a job that requires driving a company vehicle, the company may pull your driving record as part of their employee background check process.

How long do violations remain on your driving record?

More commonplace violations like speeding tickets tend to "fall off" your record quickly, often within 3-5 years. More serious events like at-fault accidents or DUI convictions may remain on your record for significantly longer. It ultimately depends on how long your state keeps certain violations on its motor vehicle records.

What's a lifetime vs. standard driving record?

In some states, your MVR is divided into two sections – your standard driving record and your lifetime driving record. Your standard driving record shows recent violations. "Recent" is defined by the state in which you reside, but usually only includes the last five to ten years. Your lifetime driving record shows every mark against you throughout your lifetime, but not all states maintain lifetime driving records.

How does an MVR impact car insurance?

Auto insurance companies use your MVR, along with a variety of other factors, to determine your insurance rates and coverage eligibility. Your driving history is a significant factor in determining your car insurance rate. If you have a history of getting speeding tickets or causing accidents, insurance companies will typically charge you more for insurance because you're more likely to file an auto insurance claim. However, minor violations will generally have less of an impact on your car insurance rate than a more serious event like an at-fault accident.

How can you check your driving record?

You can request a copy of your MVR from your state's department or bureau of motor vehicles. Most states charge a nominal fee to issue a copy. Depending on the state, you may be able to apply online or by mail. Check your state's DMV or BMV website to find out

how to request a personal copy of your MVR.

Like your credit report, your MVR is worth checking every so often for inaccurate statements. For example, if you took a defensive driving class to reduce the number of points issued after a ticket, check your MVR to ensure the change was made. If not, you'll need to reach out to the DMV or BMV to update your MVR.

What are Colorado's minimum car insurance requirements?

Colorado drivers are required to have liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

If you want additional protection beyond Colorado's minimum insurance requirements, consider increasing your auto liability insurance limits to better protect your assets.

Cover your vehicle with comprehensive and collision coverage

If you're leasing or financing your vehicle, most lenders mandate physical damage coverages. If you own your vehicle outright, comprehensive and collision coverage can still be vital in protecting your vehicle against damage, vandalism, and theft.

How to get auto insurance in Colorado

What are Delaware's car insurance requirements?

Car insurance is mandatory for all drivers. Delaware state minimum auto insurance laws require you to have liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

Delaware also mandates personal injury protection (PIP) with the following minimum limits:

- ☐ PIP: \$15,000

PIP covers medical costs, plus lost wages and death benefits, and you can receive a payout even if you're at fault.

These are the minimum coverages for Delaware drivers, but there are many other optional car insurance coverages to choose from. You may want to consider choosing higher liability limits for full protection of your assets. Learn more about auto liability insurance.

Consider comprehensive and collision coverage

Most lenders require comprehensive coverage and collision coverage if you're financing or leasing your vehicle. But even if you own your vehicle outright, these coverages may be worth adding. With comprehensive and collision, you're covered for damage to your vehicle if you're hit by another car, a tree limb falls on your car, or if other unexpected scenarios occur.

What is a tiny home?

There are different ideas of what a tiny home is, but it's typically a dwelling designed to save space that falls between 100 and 400 square feet. Tiny houses can be built on mobile foundations similar to RVs or on a solid foundation. According to the 2018 International Residential Code, a tiny home is a dwelling unit with 400 square feet of floor space or less, not including lofts.

Is insurance for a tiny house required?

If you own your tiny house, insurance coverage isn't required by law. However, if you finance the purchase of the home, your bank or lender may require you to insure the tiny home like you would for a traditional home or vehicle.

Does standard homeowners insurance cover tiny homes?

No. If it's stationary, you'll need a mobile/manufactured home insurance policy.

Insurance for a stationary tiny house

Requirements for coverage on a tiny home may vary by insurer and state. Progressive requires the tiny home to be factory-constructed and prefers certification from NOAH. Self-

constructed units are ineligible.

Mobile/manufactured home insurance policies may provide coverage similar to a traditional homeowners insurance policy for stationary tiny homes:

- ☐ Dwelling: If your mobile home (in this case, a tiny home) is damaged, dwelling coverage may pay to repair or replace the physical structure.
- ☐ Personal property: Anything you own inside the home may be covered up to a set limited amount if lost or damaged in a covered incident.
- ☐ Liability: If you're responsible for someone else's injuries or damages, personal liability coverage may cover you up to your policy's limits.
- ☐ Loss of use: If your home is damaged in a covered loss, making it uninhabitable until the repairs are complete, loss of use coverage may pay for living expenses, such as meals and lodging, above what you normally spend.

Insurance for a tiny house on wheels

Since a tiny house on wheels will be traveling, there's a higher risk it can be damaged more easily than a tiny stationary house. Note that Progressive won't provide coverage if you're moving your home on a regular basis.

What to do if you're moving your tiny house

In order to protect your property and belongings while you're on the road, some companies offer a transit endorsement option that extends coverage to your tiny house while you're moving between locations. Progressive offers Trip Collision coverage for a specific 30-day period while you're moving your home. Trip collision coverage protects the structure of the property only, up to your policy's limits, and not the contents inside.

Check with your insurer to see if your policy's coverages are in effect at your destination. Some insurance companies won't provide coverage in specific geographic regions due to risks like flooding or wildfires.

Does homeowners insurance cover furnace replacement?

Filing an insurance claim related to your furnace

If you need to file an insurance claim related to your furnace or boiler, you may need to gather the following information:

- ☐ Furnace information: The make, model, and serial number of your furnace or boiler.
- ☐ Photos and video: Photos that are taken from multiple angles showing the damage to your heating system.
- ☐ Police report: A copy of the police report if your home was broken into and the damage occurred during the break-in.

Protect your furnace from damage with home insurance

What does boat comprehensive and collision insurance cover?

Comprehensive boat insurance protects you from unexpected events outside of your control like vandalism, theft, or severe weather, while collision insurance covers collisions with another boat or object, like a dock.

Are boat comprehensive and collision coverage required?

Comprehensive and collision coverage are not required by state law, but it's generally required by lenders if you're financing your boat or keeping it at a marina. If you own your boat outright, both coverages are considered optional.

Should I add these coverages to my policy?

If you own your boat, the decision to add comprehensive and collision insurance coverage will come down to the actual cash value of your boat, your personal preferences, and your financial situation. If your boat has a low cash value, for example, it may not be worthwhile to add comprehensive and collision coverage, but if you cannot pay to repair or replace your boat out of pocket, then it may be valuable.

Is hull insurance different than comprehensive and collision

coverage?

While shopping for boat insurance, you might also come across something called hull insurance. Hull insurance is another term for comprehensive and collision coverage, also known as physical damage coverage. The general term can apply to watercraft or aviation, but the term marine hull insurance specifically refers to boats and other watercraft.

Can you buy gap insurance at any time?

You can typically buy gap coverage for a used car or new car at any time as long as the loan or lease isn't paid off, though some insurance companies may only offer a limited amount of time to purchase coverage.

Can I drop gap coverage?

Yes, you can typically drop gap coverage once it's no longer needed. If your vehicle is worth more than your remaining balance, it doesn't make sense to keep your coverage because there's no longer a "gap" between your car's actual cash value and what you owe.

How to add comprehensive and collision coverage to your boat policy

New Progressive customers

Call 1-866-749-743 or get a boat insurance quote online.

Current Progressive customers

You can easily add these coverages to your boat by logging in to your policy or calling us at 1-866-749-743.

How to check if you have gap insurance

How to find out if you have gap coverage will depend on where you got it (if you do have gap insurance). You might have gap insurance from the dealership, from your insurance, or even (in some cases) from your lease agreement.

If you know you bought this coverage initially and aren't sure whether you still carry it, you can usually check by calling your agent or insurance company. If you're unsure where you got your gap coverage in the first place, you'll likely need to check several places to get a definitive answer.

How to check if you have gap insurance from the dealer

Some dealers include gap insurance as part of your monthly loan payments. You can find information about what's included in your sale documents. If you financed through a bank or other lender, check the documents from both the dealer and the lender. Either of them might have included gap coverage automatically.

Many dealers will automatically include gap coverage, but you can decline their coverage if you prefer to buy through your insurer or if your loan terms don't require gap coverage.

How to check if you have gap insurance from your auto insurance policy

Determining whether you have gap insurance through your auto insurance policy is simple. Car insurance documents generally have a page that lists the coverages on your policy, including optional coverages like auto collision coverage and comprehensive car insurance coverage. Look for gap coverage in this list.

How to check if you have gap insurance through a waiver clause in your lease

Some lease contracts include a clause called a "gap waiver" in their terms. While it's not gap insurance per se, it does pay for the difference between the car's market value and your remaining principal. Check the terms of your lease to see whether your contract includes this provision.

Can I buy gap insurance after the sale?

If you purchase a brand new vehicle and your car gets totaled, gap insurance can help bridge the divide between your loan amount and your car's depreciated value when you drive it off the lot. If you didn't get gap insurance immediately, you can usually still add it to your policy later on.

Ask your insurer about buying gap insurance or adding gap insurance to your existing policy. You may be able to get it from the dealer, too, but it will probably be cheaper to

add it to an existing policy rather than getting a separate gap insurance policy.

What does AD&D insurance cover?

The accidents and injuries your AD&D coverage can pay out for will be specified in the policy. Depending on your policy, accidental dismemberment might include not only the loss of a limb but also serious accidental trauma that prevents you from working. Accidents covered by AD&D insurance may include:

- ☐ Car accidents
- ☐ Workplace injuries or death
- ☐ Fire-related injuries or fatality
- ☐ Accidents with firearms
- ☐ Falls and other injurious accidents

What is accidental death benefit (ADB) insurance?

Both AD&D and ADB life insurance policies only pay out in the case of accidents. The main difference is that an ADB policy may only pay out for a fatal accident, while AD&D policies can also pay out for accidental dismemberment and certain accidental injuries. Insurers might only offer one or the other, or both.

What's not covered by AD&D insurance?

While AD&D insurance may cover accidental death and murder, there are many causes of death and injury that may not be covered, often including:

- ☐ Specified recreational activities
- ☐ Overdose
- ☐ Accidents while occurring under the influence of drugs or alcohol
- ☐ Suicide
- ☐ Natural causes or illness

Keep in mind that if you're in a particularly high-risk job such as firefighting, law enforcement, or the military, you may not be able to qualify for AD&D coverage. Shop around, as your eligibility could differ by insurer.

Should I file an insurance claim for bumper damage?

While it's usually recommended to inform your insurance company about any damage to

your car, you may choose not to file an insurance claim for bumper damage if you'd prefer to pay for repairs out of pocket. It may not make sense to file a claim if the bumper damage is minor and the repair cost is lower than your auto insurance deductible. If you have a low deductible, it may be worthwhile to file a claim, even for minor repairs. It will usually come down to the extent of the damage and the amount of your comprehensive or collision deductible.

How much does it cost to repair bumper damage?

The cost to repair bumper damage will vary greatly depending on the severity of the damage. A few scratches on your bumper, for example, will typically cost less to repair than a shattered bumper that will need to be fully replaced. The cost will also vary based on the time needed to fix the damage, the parts needed, and the make and model of your vehicle.

What is a catalytic converter?

A catalytic converter is a key automotive component that reduces harmful emissions. It's been a mandatory part of all gas-powered cars since the 1975 model year, and it's located between the engine and the muffler on the underside of the vehicle. It consists of a ceramic honeycomb coated in metals (typically platinum, rhodium, and palladium) that allows dangerous substances in the car's exhaust to recombine and convert into safer gases. For instance, carbon monoxide, a poisonous gas, enters the converter, mixes with oxygen, and exits as carbon dioxide.

Why do people steal catalytic converters?

Which cars are most susceptible to catalytic converter theft?

Any gas-powered car made after 1975 can be a target, but the top vehicles for catalytic converter theft tend to be older cars because they have a larger amount of valuable metals in their catalytic converters. The technology wasn't as refined for older cars, so their catalytic converters can have more metals than newer ones. Newer cars, however, can have metals in better condition because the converters haven't been subjected to as much wear and tear. Hybrid cars can also be a favorite for thieves because their catalytic converters see much less use than standard cars, resulting in metal that's easier to salvage.

Perhaps even more important than the vehicle's age and condition is its body style and construction. Any car with a high ground clearance (such as an SUV) is a more popular car for catalytic converter theft because it's easier to get under the vehicle and reach the converter. The way that the converter is installed can also make a difference. Some automakers install the converter with bolts while others weld it in place. Bolt-on converters are easier to steal, so concerned owners should check to see how their converter is attached.

How can I tell if my catalytic converter has been stolen?

If your vehicle has been targeted, there are some obvious signs to look for. When you start the car, it may be much louder than usual because a stolen catalytic converter will disconnect the muffler. The vehicle will also seem less responsive than usual and will lack acceleration. You may also notice a foul odor from the unclean exhaust now exiting the vehicle. You can confirm the catalytic converter theft by looking underneath the car for an obvious hole in the undercarriage near the muffler.

If you discover your catalytic converter has been stolen, take your car to a mechanic immediately. Consider calling a tow truck because driving without the converter can be hazardous.

How to prevent catalytic converter theft

There are steps you can take to protect your vehicle from catalytic converter theft.

Preventive measures include:

- ☐ Park close to a wall with the exhaust pipe closest to the wall. That makes it harder for a thief to reach the catalytic converter.
- ☐ If you have multiple vehicles, park the ones with lower ground clearance outside of the vehicles with higher ground clearance (like SUVs).
- ☐ Consider having your converter engraved with the car's VIN so it's easier to trace.
- ☐ If you have a car alarm, set it to react to vibration.
- ☐ Consider installing a catalytic converter protection device. This cage-like device is installed around the converter, making it more challenging and time-consuming to access and steal.

Can I be on my parents' car insurance if the car is in my name?

Depending on the state and insurer, you may be able to add your car to your parents' insurance if you live with them and your car is kept at their house. However, once you leave home permanently, you'll need your own policy to insure your vehicle.

Can I stay on my parents' car insurance if I move out?

It depends on the reason you are moving out and if you will be back. If you're headed to college, most insurers will allow you to stay on your parents' policy as a listed driver. If you also have one of your parents' vehicles at school, both you and the vehicle may be allowed to remain on their policy.

If you move into your own place and have your own vehicle, you'll need your own policy. If you move out but keep one of your parents' vehicles at your home, you'll typically need to buy your own policy.

What if I'm living at home?

If you're driving your parents' vehicle, staying on their insurance policy is not an issue. However, if you move back in with your parents and bring a car that's registered and titled in your name, you can decide to insure your vehicle on your parents' policy or purchase your own policy. All drivers that share the same permanent residence should be listed on each policy.

Can I be on my parents' car insurance if I'm married?

If you and your spouse live with your parents and drive their vehicles, you can stay on their car insurance policy as listed drivers. If you or your spouse owns a vehicle, you can decide to insure the vehicle on your own car insurance policy or on your parents' policy. All drivers that share the same permanent residence should be listed on each policy. If you're married and don't live with your parents, you'll need your own policy.

Can a 26-year-old be on their parents' car insurance?

Unlike health insurance, there is no age limit when it comes to car insurance. As long as your parents' home is your permanent residence, you can remain on their insurance as a

listed driver.

How does car insurance work with divorced parents?

If you stay at both your parents' homes and you drive their vehicles at each house, even occasionally, they should list you as a driver on each of their individual policies. If you just live with one parent and use their vehicle, then they should list you as a driver on their policy. If one parent owns the vehicle you drive, but you live with the other parent most of the time, you may want to talk to their insurers regarding your options.

How does Maryland boat insurance work?

While boat insurance isn't mandatory in the state of Maryland, you may be required to show proof of insurance at private marinas and docks if you choose to dock your watercraft there. Your lender will also usually require boat insurance if you're financing your watercraft.

If you frequently host people on your boat who aren't part of your immediate household, a Maryland boat policy's liability coverage may help safeguard your assets if you're legally responsible for another party's injuries or damages. A boat insurance policy may also cover the unexpected, including instances of theft and vandalism that necessitate repairs or replacement. If a covered occurrence happens, you'll file a claim with your insurer and they'll work with you and the other parties to provide coverage.

How can I lower my boat insurance rate in Maryland?

Discounts vary by state, but in Maryland, you may be able to lower your insurance rate if:

- ☐ Responsible driver: you have no watercraft or motor vehicle violations or accidents on your record for the last three years.
- ☐ Multi-policy discount: you have another policy with Progressive; you can bundle and save on boat insurance.
- ☐ Original owner: you're the original owner; you're entitled to a discount on your boat insurance policy with comprehensive and collision coverages.
- ☐ Safety course: you completed a Maryland-approved safety course.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Maryland

Do I need health insurance if I'm young and healthy?

Health insurance is essential for all, no matter your age or well-being. Accidents and illnesses can happen without warning, and expenses from medical emergencies can quickly become overwhelming. Additionally, health plans may cover pregnancies, pre-existing conditions, lab work, rehab costs, mental health services, and more.

Can my parents kick me off their health insurance before I turn 26?

Yes, your parents can kick you off their health insurance. Once you turn 18, your health care bills are ultimately your responsibility, and so is having health insurance coverage. Getting your own policy through your employer or school may even be cheaper or offer better coverage than staying on a parents' policy until you age out. Plus, the further you live from your parents, it's more likely that your doctors will be out of network, so having your own health insurance can result in lower out-of-pocket costs.

How long can I stay on my parents' vision insurance?

Most states allow you to remain on your parents' vision plan until you turn 26. The vision insurance cut-off dates tend to follow that state's cut-off for health insurance, but there are exceptions.

How long can I stay on my parents' dental insurance?

In most states, you can stay on your parents' dental plan until you're 26, with some exceptions.

Common health insurance options for 26-year-olds

Coming off a parents' plan, you'll have several choices available for health insurance:

- ☐ Short-term health insurance: If you only need a health policy for up to 36 months, short-term health insurance can provide limited coverage while you wait to get a more permanent policy through an employer or elsewhere.
- ☐ Individual or family plan: Whether you only need coverage for yourself when you leave your parents' plan or you also need coverage for a spouse and/or kids, Progressive Health by eHealth makes searching for affordable health insurance simple.

- ☐ Employer-provided: Many companies offer health insurance for full-time employees and their families, and the premiums may be deducted directly from your paycheck.
- ☐ College/university provided: Your school may offer health insurance for full-time students. This can be the most affordable option, and sometimes there's no cost at all.
- ☐ Health exchanges: Individual and family plans are offered through government-regulated marketplaces. Depending on your income, you may qualify for a subsidy.
- ☐ Medicaid/CHIP: If your income is below the federal poverty level, these programs may be available through your state's health insurance marketplace. Visit [CMS.gov](https://www.cms.gov) for more information.
- ☐ COBRA: Often at a higher cost, COBRA plans allow you to stay insured under your parents' group coverage for up to 36 months.

If you're coming off your parents' health insurance, you may be coming off their car insurance, too, though the rules differ. Learn more about how long you can stay on your parents' car insurance policy and get a car insurance quote today.

Health insurance coverage for kids under 26

Per federal law, you can remain on your parents' health insurance until your 26th birthday in most states. There are no restrictions before then, so you're eligible for coverage under your parents' plan even if you're:

- ☐ Married
- ☐ Not in school
- ☐ A parent yourself
- ☐ Not living with your parents
- ☐ Financially independent/not claimed as a tax dependent

Can I stay on my parents' health insurance after I turn 26?

No, not in most states. There are a few states offering extensions beyond age 26 with certain limitations. For example, New Jersey allows kids to stay on a parents' policy until age 31 if the child is unmarried and has no dependents. Learn more about age exceptions to dependent coverage in your state and how the Affordable Care Act applies.

How long do I have to get health insurance after I turn 26?

If you were covered through your parents' employer and you're turning 26, your window to get a new health insurance plan in place without a gap in coverage typically lasts until the end of your birthday month. When you're switching health insurance plans, you can

typically enroll at any time – no need to wait for an "open enrollment" period.

Learn more about how health insurance works.

How much will my car depreciate?

According to a 2019 study, the average new car depreciates by nearly half of its value after five years. However, different cars depreciate at different rates, with SUVs and trucks generally holding their value longer than other types of vehicles. Used cars also depreciate slower than new ones, keeping more of their resale value in comparison.

Auto depreciation calculator

Use our car depreciation calculator to estimate how much your vehicle could decrease in value each year over the next six years.

Types of Smart Car insurance coverage

The types of car insurance coverages available for Smart Cars are the same as those available for other vehicles and drivers, including:

Liability

Auto liability coverage can pay for injuries and property damage you cause to someone else while driving.

Uninsured Motorist

Uninsured motorist coverage may help if a driver hits you and doesn't have auto insurance or enough coverage to pay for your medical bills or vehicle repairs.

Medical Payments Coverage and Personal Injury Protection

Medical payments coverage and personal injury protection can pay for medical bills or funeral expenses if you're in an accident or hit by a car while walking or riding a bike. Personal injury protection can also pay for lost wages resulting from an accident.

Collision

Collision coverage may help pay to repair or replace your vehicle if you hit an object, such as another car, tree, or telephone pole.

Comprehensive

Comprehensive coverage can pay for weather-related damage, vandalism, theft, fire, and other vehicle damage caused by events outside your control.

How much does a Smart Car cost to insure?

A Smart Car may or may not cost more to insure than other types of vehicles. This is because the type of car you drive is just one of dozens of factors insurers use to determine auto insurance rates. Other factors include your age, marital status, driving record, coverage limits, and more. Learn more about what impacts car insurance cost.

Ways to save on insurance for a Smart Car

Insuring your Smart Car doesn't have to break the bank. Insurance companies offer many different car insurance discounts for Smart Car drivers, which can help you save on your car insurance premium. Examples of typical discounts include:

- ☐ Pay in full: If you pay your premium for the policy period in one payment instead of installments, you might save.
- ☐ Multi-policy: Purchasing more than one policy from the same insurance company often gets you a discount.

What are Oregon's RV insurance requirements?

The legal requirements for Oregon RV insurance for a motorhome are the same as those for auto insurance, requiring liability coverage with limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

Oregon also requires personal injury protection (PIP) and uninsured/underinsured motorist bodily injury coverage (UM/UIM BI).

Non-motorized trailers, such as fifth-wheel and pop-up trailers, are covered under the liability coverage of the towing vehicle's auto policy.

What types of water damage does condo insurance cover?

Coverage under your condo insurance policy may cover water damage resulting from plumbing, appliances, water heaters, and HVAC systems.

Unless the water damage is due to neglect or lack of maintenance, your condo association's Master Condo Insurance Policy will typically cover you for:

Water damage from flooding

Flooding typically occurs without warning, causing water levels to rise quickly, which can result in significant damage. Unfortunately, if a flood leaves you with water damage, your condo insurance generally won't provide coverage for such damage. As with homeowners insurance, you'll likely need a separate flood insurance policy if you want coverage.

How to get condo insurance through Progressive

Does Tennessee require car insurance?

Car insurance is required in Tennessee. All drivers in the Volunteer State must carry liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Keep in mind that these are the minimum coverages you need, but you can increase your auto liability insurance for better protection – and peace of mind.

Protect your ride with comprehensive and collision coverage

If you're leasing or financing your vehicle, most lenders will require comprehensive coverage and collision coverage. But even if you no longer have a car loan, consider adding these coverages in case you're in an accident or your vehicle gets stolen.

Learn more about auto insurance coverages available through Progressive.

How much is auto insurance in Tennessee?

In 2018, Tennessee had lower average auto insurance expenditures than most other states, according to the Insurance Information Institute. Keep in mind that rates may vary based on factors like your driving history, ZIP code, and the limits and coverages you choose.

See more about car insurance cost factors

What car insurance discounts are available for Tennessee drivers?

Progressive offers several ways to lower the cost of your car insurance. You can find cheaper auto insurance in Tennessee with discounts like:

- ☐ Multi-policy
- ☐ Five-year accident-free
- ☐ Continuous insurance
- ☐ Paperless
- ☐ Multi-car
- ☐ Online quote
- ☐ Three-year safe driving
- ☐ Electronic Funds Transfer (EFT)

Save money and protect your most valuable assets by bundling your car and homeowners insurance in Tennessee. Progressive lets you bundle two or more policies, so if you rent or own your home, own an RV, or drive a motorcycle, you can save money when you bundle any combination of auto, home, RV, or motorcycle insurance policies.

See all auto insurance discounts.

If I hit a pole, do I need to call the police?

If you hit a pole with your car, you should call the police as soon as possible. Hitting a telephone or utility pole with your car can be a safety hazard – if the pole is a power line, there's an immediate risk of electrocution if you leave your car and step on the ground. It's important to call 911 and wait inside the car so trained professionals can help when they arrive on the scene. Depending on the laws in your state, you may also need to report the

accident to the police.

What happens if you hit a pole and leave?

If you hit a pole and drive off, even if it's just a pole located in a parking lot, it could be considered an illegal hit-and-run. Rather than fleeing the scene, it's best to report the damage immediately.

Your insurance claim could also be in jeopardy if you flee the scene without filing a police report. Insurance companies often refer to police reports as evidence when processing claims, so it's best to report the incident immediately to the police and your insurance company to ensure that your claim will be processed without an issue.

If I hit a telephone pole, do I have to pay for it?

The city, county, or other local government that maintains the telephone pole may seek compensation from you for the cost to repair the pole. In general, you should file a liability claim with your insurance company so you can avoid paying out of pocket yourself.

How much does it cost if you hit a telephone pole?

If you hit any type of pole, you may have to pay for the damage to your vehicle, the pole, and any other property damaged in the accident, as well as any tickets you receive. If you have collision coverage, your insurance should pay to repair or replace your vehicle. If you also damage the pole, generally speaking, your liability coverage should pay for the damage up to your policy's limit.

Will my insurance go up if I hit a pole?

As with other accidents, there's a chance that your rate will increase after hitting a pole. This is especially true if the cost of repairs is high and you're also cited for a moving violation, such as speeding or driving under the influence. Luckily, these rate increases don't usually stick around forever. According to the Insurance Information Institute, pricing increases after an accident vary by carrier but generally apply to your rate for three years after a claim.

What can I do to avoid delays in receiving my claim settlement?

When filing a claim, provide the requested information promptly. Be ready to provide copies of the police report, photos of the damage, and insurance information for all parties involved, as well as any other information requested by your adjuster. If you're at fault, an insurance adjuster will investigate the claim to determine the amount to be paid for injuries and property damage to the other driver, as well as any injuries or vehicle damage you suffered (if you file a medical payments / personal injury protection or collision insurance claim).

If you aren't at fault, the same steps apply, but you may contact the other driver's insurer to file a third-party liability claim for your injuries and vehicle damage instead.

You can expect to communicate with your adjuster frequently, and the investigation can last a few weeks or months, depending on the severity of the car accident.

Is car insurance mandatory in South Carolina?

Yes, drivers in South Carolina must carry car insurance by law. South Carolina auto insurance requirements include liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

What are South Carolina's requirements for uninsured motorist coverage?

South Carolinians are also required to carry uninsured motorist bodily injury coverage (UMBI) and uninsured motorist property damage (UMPD) with the following minimum limits:

- ☐ UMBI: \$25,000 per person, \$50,000 per accident
- ☐ UMPD: \$25,000 with a \$200 deductible

UMBI covers medical expenses for you and your passengers if a driver without insurance coverage runs into you. UMPD can pay for damage to your vehicle caused by an uninsured driver.

Consider increasing your auto liability insurance limits, so your assets are protected if you're liable for injuries or damages resulting from an auto accident.

Comprehensive and collision coverage can safeguard your vehicle

If you own your car outright, physical damage car insurance coverages are optional, but they can help pay to repair or replace your vehicle if it's damaged or stolen. If you're leasing a car or have an auto loan, your lender will likely require you to carry comprehensive coverage and collision coverage.

Does Rhode Island have minimum car insurance requirements?

Yes. Rhode Island auto insurance requirements state that drivers must carry the following minimum liability coverage limits:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Rhode Island also requires its drivers to carry uninsured/underinsured motorist bodily injury coverage (UM/UIM BI). If you're hit by a driver with little or no insurance, your UM/UIM BI coverage will pay for your medical bills, as well as those of your passengers. The minimum limits required are:

- ☐ UM/UIM BI: \$25,000 per person, \$50,000 per accident

Note: This coverage can be rejected.

Every driver in the Ocean State must meet Rhode Island's auto insurance requirements; however, you should consider increasing your limits to better protect your financial well-being. Learn more about auto liability insurance and uninsured/underinsured motorist coverage.

Check out comprehensive and collision coverage

Comprehensive and collision coverage can pay to repair or replace your vehicle if it's stolen or damaged in an accident or other unexpected event. All drivers can benefit from these coverages, but they will likely be required by your lender if you're financing or leasing your car.

Do you need personal injury protection?

There are currently 17 states that mandate PIP coverage, per the Insurance Information

Institute. In a handful of other states, PIP coverage is available but not required. Our car insurance calculator will let you know if PIP coverage is required in your state.

Interesting facts about driving in Rhode Island:

What to do if you see a tornado while driving

Don't attempt to outrun a storm if you're behind the wheel, as a tornado can change directions at a moment's notice. If you see a tornado while driving, take the following measures:

- ☐ Get off the road as soon as possible; if you're unable to get off the road, drive at right angles to the tornado and keep your seatbelt on.
- ☐ Seek shelter in the basement of a sturdy building.
- ☐ Lie down and cover your head with your hands.
- ☐ If you're pulled over and can't get out of your vehicle, keep your head below the windows.
- ☐ Cover yourself with a blanket or coat to cushion against debris impact.

Get comprehensive coverage from Progressive

Compare life insurance quotes through Progressive

How can home insurance cover damage to your floors and carpet?

Dwelling coverage, on your condo or homeowners policy, may pay to repair or replace your floors and carpet if they're damaged by a covered peril. For instance, if your home's floors are damaged in a fire, your home insurance may pay for new flooring, up to your policy's limits and minus your deductible.

Common floor damage scenarios

Spills

Your insurance company may not pay to clean the carpet or replace the floor if someone spills a drink, knocks over a can of paint, or your toddler decides your floor is the perfect canvas for permanent markers.

Scratches, dents, and cracks

If you drop an object that scratches, dents, or cracks the floor, your insurance company may not pay for the damage.

Water damage

Homeowners insurance generally covers water damage that's sudden and accidental. For example, if a pipe bursts or a washing machine overflows and damages your floor, you may be covered. But if the water comes from flooding, standard homeowners insurance typically won't cover it.

Seepage

Seepage that occurs over a period of time may result in mold, which generally won't be covered by your homeowners policy. However, some states require your insurer to provide coverage if the damage from seepage is completely hidden and therefore unknown to the homeowner, such as a pipe inside a shower wall.

Does renters insurance cover carpet and floor damage?

Renters insurance won't cover the physical structure of the apartment, condo, or house you're renting. Your landlord's policy may cover damage to the floors or carpet from a covered peril.

Does home insurance cover pet damage to your carpet and floors?

Homeowners and condo insurance typically won't cover property damage your pets cause. So, if your new puppy uses your carpet as a chew toy or he likes the sound of his nails scratching the hardwood floors, your policy won't pay to fix the damage.

Does renters insurance cover pet damage to your carpet and floors?

Renters insurance typically won't cover damage to the floor of your rental from pets. However, for damages exceeding the amount of your security deposit, liability coverage on your renters policy may pay for damages caused by your pet.

How does homeowners insurance cover appliances?

A standard homeowners insurance policy covers appliances under personal property, dwelling, or other structures coverage. Generally, each type of coverage applies to a specific type of appliance and how it's installed. For example:

- ☐ Personal property coverage: Covers appliances that can be plugged into an outlet, including refrigerators, ovens, microwaves, and dishwashers.
- ☐ Dwelling coverage: Covers built-in appliances, such as a furnace or hot water heater.
- ☐ Other structures coverage: Covers appliances located in a structure on your property separate from the primary residence, like built-in appliances in your detached garage, shed, or workshop.

When does home insurance cover appliances?

Personal property, dwelling, or other structures coverage may protect appliances if they're damaged by a covered peril such as:

- ☐ Fire
- ☐ Theft
- ☐ Vandalism
- ☐ Lightning

Appliances or electronics damaged by power surges may be covered by the personal property coverage on your homeowners insurance policy, up to your policy's limits.

Are stove fires covered by home insurance?

Dwelling coverage should cover the repairs if your built-in stovetop catches fire. Your policy's loss of use coverage may pay for the cost of a hotel and meals, up to certain limits, if your home is uninhabitable during repairs.

Does homeowners insurance cover broken refrigerators?

Your homeowners insurance covers your refrigerator the same way it does other appliances. If your fridge is damaged by a covered peril (fire, theft, lightning, etc.), then it may be covered for repairs or a replacement. Your homeowners insurance won't cover repairs or a replacement if your fridge breaks down due to normal wear and tear, including aging parts or electrical failure.

Should you consider separate insurance for appliances?

Although there is no such thing as "home appliance insurance," you might consider adding equipment breakdown coverage to your policy, which may protect your appliances from mechanical or electrical breakdowns. This coverage protects against events your standard homeowners policy won't cover, such as mechanical failures. This optional coverage can be affordable, so it's something worth thinking about. Just note that not all insurers offer this coverage.

Another way to get extra protection is through a home warranty, often available through private companies (including Progressive). Many appliances already come with their own warranty, but a home warranty is something to consider if it's not already provided. Be sure to check all the terms and conditions associated with a home warranty because specific items aren't always covered in all instances.

How to get homeowners insurance

When should I exclude a driver from my car insurance?

If a household member will no longer be driving your vehicle, you can exclude them from your car insurance policy in most states. There are times you might not want a licensed family member covered on your policy due to the impact their status could have on your premium. For example, if a driver has multiple accidents or violations on their motor vehicle report that negatively impact the cost of your insurance, excluding them from your policy could lower your car insurance rate. However, some states prohibit excluding anyone in your household who is of driving age.

A household member shouldn't be excluded if they plan to drive your car, even occasionally, because any accident an excluded driver is involved in won't be covered by your insurer. If you give someone outside your household permission to drive and borrow your car (also referred to as "permissive use") and they aren't rated on your policy, any accident they're involved in may be covered by your insurer, depending on your state and insurer. College-age children should remain as rated drivers on your auto policy if they drive your vehicle for any reason. If your college student keeps a vehicle at their campus address, they may need a separate policy depending on your state and provider. Learn more about car insurance for college students.

Note that "removing a driver" and "excluding a driver" are two different things. After you remove a driver from a car insurance policy, their name will be taken off your policy.

How do I exclude a driver from my car insurance policy?

To exclude a driver from your insurance policy, contact your auto insurance company. You may have to fill out and sign a driver exclusion form. However, be aware that the rules for excluding drivers vary by insurer, and not all states allow for excluded drivers.

Some states specifically don't allow named driver exclusions at all. Other states may allow excluded drivers but require them to have their own auto insurance before they can be excluded from your policy. And other states may place restrictions on which drivers or which coverages can be excluded. Be sure to check with your insurer. Learn more about state car insurance requirements.

Current Progressive customers can log in to their policy to make updates or call us at 1-866-749-743 to discuss removing a driver from their policy.

Does car insurance include a tire protection plan?

Auto insurance policies don't include tire warranties, specialized tire insurance, or a tire protection plan that covers normal wear and tear on your tires. Depending on which state you live in, however, your tires and wheels may be covered from damage caused by potholes, vandalism, and other mishaps through the optional coverages below:

- ☐ Comprehensive coverage: This coverage offers protection for damage caused to your vehicle by circumstances other than an accident. Examples include damage due to flood, hail, theft, and vandalism. If a strong storm causes a tree to puncture a tire or a vandal slashes your tires, comprehensive car insurance coverage will pay for the damage.
- ☐ Collision coverage: With this coverage, you're protected against vehicle damage caused by an accident. If your tires are damaged after getting hit by another car, you can file a claim under your collision coverage to help pay to repair or replace them.

If you want more coverage for your tires, you may want to consider a tire protection plan from a tire dealer. Retailers typically offer protection plans that cover wear and tear up to a certain number of years or miles, as well as damage caused by road hazards like nails. As with insurance, it's a good idea to shop around for a plan and weigh the additional cost against the coverage offered.

Consider custom parts and equipment coverage

If your ride has custom wheels or rims, custom parts and equipment coverage (CPE) will repair or replace these parts if they're damaged in a covered accident. The cost of replacing custom wheels is much higher than replacing standard tires. And if your custom wheels weren't installed by the original manufacturer, you should consider insuring them. Progressive's CPE coverage typically insures your custom wheels for up to \$5,000.

Will insurance cover slashed tires?

Yes, your car insurance will cover slashed tires if you have comprehensive coverage. There's a common misconception that insurance companies won't cover three slashed tires but will cover four slashed tires instead. The truth is that you're covered for any number of slashed tires, as long as you have the right coverage.

Does car insurance cover flat tires?

Your car insurance policy typically won't pay to fix or replace a flat tire, unless it's the result of an accident. However, many insurers (including Progressive) offer roadside assistance coverage that will send a professional to change your flat and get you rolling again. With Progressive's 24/7 Roadside Assistance program, you're also covered for tows, jump-starts, fuel delivery, and more.

Understanding water damage insurance claims

Aside from wind and hail damage, the most common home insurance claim stems from water damage. Determining whether you're covered for water damage usually depends on three key factors:

Policy type

It's essential that you know exactly what type of water damage is covered by your homeowners insurance. For instance, you may have a sump pump designed to siphon water from beneath your house. If the pump breaks down, your basement might flood. Insurers like Progressive Home, one of the insurers in Progressive's network and part of our family of companies, offer optional coverage called "water back-up and sump overflow."

Water back-up coverage protects you in the event of a sump pump failure or clogged sewer. Learn more about homeowners insurance coverages.

Source of damage

The phrase "consider the source" is particularly relevant when it comes to water damage. If the source of the damage comes from inside your home, such as a water leak from plumbing, a broken pipe or overflowing appliance, you'll likely be covered by your homeowners insurance. Roof leaks are generally covered by your homeowners insurance policy as well, but you typically won't be protected from water damage coming from outside sources like flooding. Learn more about how roof leaks are covered by home insurance.

Sudden and accidental vs. gradual

Most policies won't protect you against gradual damage – meaning "wear and tear." For example, if your bathroom sink has been leaking for several months, your homeowners insurance may not cover any resulting water damage or plumbing costs.

If frozen temperatures cause a pipe to burst and flood your home, you're generally covered because it's considered a sudden and accidental incident. However, there may be preventative measures you need to take for this to be covered. Learn how to winterize a home and prevent pipes from freezing in the winter.

When does homeowners insurance cover water damage?

Homeowners insurance covers several kinds of common water damage.

- ☐ Sudden plumbing issues
- ☐ Appliance overflows
- ☐ Fire extinguisher/hose damage from fires

What types of water damage are not covered?

Water back-up from sewer or drain

Water damage from a sewer or drain back-up usually won't be covered on a standard policy. However, most insurers offer optional sewer and water back-up coverage that you can add to your policy for an additional premium.

Flooding

When water damage comes from flooding, it's typically not covered on a standard homeowners insurance policy. This type of damage is usually covered by flood insurance from the National Flood Insurance Program. You should consider flood insurance if you live in a higher risk flood zone or near any body of water or a steep hill prone to water overflow.

The source of the water damage

Let's say your dishwasher malfunctions and overflows. Your home insurance will cover the water damage caused by the mishap, but it typically won't cover the cost of repairing or replacing the dishwasher as home insurance isn't intended to protect against wear and tear. However, a home warranty may cover the cost to repair or replace an appliance. Learn more about the difference between a home warranty vs. homeowners insurance.

Negligence

Your water damage insurance claim can be denied if you've failed to perform proper maintenance. For instance, if a pipe freezes and bursts because you didn't properly heat your home or your water heater explodes because it wasn't maintained regularly, your claim may be denied.

What you should do if you experience water damage?

- ☐ Record the damage: Take videos and photos of the affected area and damaged belongings. Don't alter the scene or remove ruined items until an adjuster has completed their inspection.
- ☐ Prevent more damage: Take steps such as removing excess water and moving undamaged valuables to avoid further harm.
- ☐ Take a home inventory: Make a detailed list of all damaged items, including their make, model, age, and cash value, whenever possible. Learn more about how to take a home inventory.

Frequently asked questions about home insurance and water damage

Does homeowners insurance cover water damage from rain?

Depending on how the water damage occurs, homeowners insurance may cover water damage from rain. Flooding typically won't be covered by standard homeowners insurance, even when it's the result of severe rain or extreme weather events. However, you may be covered for damage to your home's structure and personal property if rain enters the house due to a covered peril, like if a storm breaks a window allowing rain into your house and causing water damage.

Your policy's loss of use coverage may pay for you to live elsewhere while your home is being repaired due to water damage from a covered incident. Learn more about how homeowners insurance covers storm damage.

Does homeowners insurance cover mold?

Homeowners insurance won't cover mold removal or damage unless it was caused by a sudden or accidental incident.

Does renters insurance cover water damage?

In cases of water damage, renters insurance works similarly to homeowners insurance. Your belongings are usually covered if the damage was sudden, accidental, and came from inside the residence. However, unlike homeowners insurance, the responsibility for water damage to the structure in a rented residence falls to the landlord's insurance.

Learn more about what renters insurance covers.

How does classic car insurance work?

Classic car insurance works similarly to a regular auto policy, with the benefit of having coverage for your vehicle's agreed value and its specifications such as usage, storage, and more. Like with auto policies, you'll provide information about you and the classic vehicle you want to protect, and you'll select the coverages that match your usage and budget.

Classic car insurance covers you for property damage and bodily injury when you take your classic car to auto shows, tours, and collector vehicle functions, and for occasional pleasure driving.* If your vehicle gets damaged in a covered incident, your classic car insurer will pay for the repairs or losses up to the policy's limits. Deductible-free options

are available on most policies.

What does a classic car insurance policy cover?

Here's what's usually covered by a standard classic car policy:

What isn't covered under classic car insurance?

Classic car insurance is designed for secondary vehicles; it's not meant to cover a car you drive for everyday use. If your classic or collector car is your primary ride, you'll need to cover it with a standard auto insurance policy.

How is classic car insurance priced?

Your rate for classic car insurance will depend on a set of factors and vary by insurer. With Progressive Classic Car by Hagerty, a few of the most significant variables that will affect your premium include:

- ☐ Your vehicle's value: The age, model, and condition of your car will greatly influence how much you pay to insure it.
- ☐ Location/storage of the vehicle: The state you live in will always affect insurance pricing, as will where you store the vehicle. Safeguarding your classic car in a locked garage or storage facility is favorable to your insurer, and likely to the price of your classic car insurance.
- ☐ How you drive the vehicle: Classic car insurance isn't designed for everyday-use vehicles, and usage will affect pricing. However, Hagerty can provide coverage for a range of mileage options.

Discounts may also be available for classic car insurance. Depending on the insurer, you might qualify for one if you have multiple policies with the same company, insure more than one classic car, don't have any accidents or claims on your record from the past three years, complete a defensive driver class, install an anti-theft device in your car, or have comprehensive coverage.

How to get classic car insurance

Online

Get a classic car insurance quote and choose the coverages you want for your classic car.

Call a rep

Call 1-888-534-8980 and speak with a representative from Progressive Classic Car by Hagerty.

Does renters insurance cover dog bites?

In most instances, renters insurance covers dog bites up to your policy's limits as a part of bodily injury liability coverage. However, every policy will have different rules, including some restrictions on certain dog breeds. It's best to check your policy to see if there are any limitations based on the type of dog you have and/or if it's possible to get additional coverage. While not all breeds may be excluded, you may be surprised to find more than just Pit Bulls on the list.

In the event your renters insurance policy won't cover Fido, you may be able to purchase separate coverage on top of your existing renters insurance policy. You'll need to check with your existing provider before you add renters insurance coverages and be sure to include details about your current renters policy when you get a quote from another provider.

How does homeowners insurance cover damaged fences?

Also known as Coverage B on your home insurance policy, other structures coverage may pay to repair or replace damage to your fence. The limit on your other structures coverage can vary but often is 10% of your policy's dwelling coverage (Coverage A).

Your first car insurance policy should strike a balance between affordability and the right amount of coverage. Choosing the cheapest car insurance policy may make sense financially but paying a little more each month can go a long way to ensure that you're properly covered.

As long as you keep your parents' home as your permanent residence, you can usually stay on your parents' insurance through college. If you decide to fully move out and keep your car at your own residence, however, you'll need your own policy.

Why termites generally aren't covered by homeowners insurance

Insurers typically view termites as avoidable and possibly a result of the homeowner's negligence. Your home insurance is designed to cover you for sudden or accidental events, and termite damage is neither. Be sure to take precautions to prevent an infestation before it begins. Remember, by the time you suspect you have termites, it's probably too late.

Does renters insurance cover termite damage?

Like homeowners insurance, renters insurance only covers sudden and direct losses due to a covered peril, so termite damage generally won't be covered. If you suspect your rental property has termites, immediately alert your landlord so they can contact a professional exterminator.

How to prevent termites

Termites are as tiny as they are devastating and can go undetected for years, but there are steps you can take to stop them from feasting on your home's structure:

- ☐ Keep plants and mulch two to three feet away from your home.
- ☐ Stop moisture accumulation by making sure your storm drains empty a few feet from your home's foundation.
- ☐ Repair leaky faucets, roofs, and gutters.
- ☐ Termites start to "swarm" when winter weather turns warmer, often after rainfall; they're attracted to light, so turn off outdoor lights during swarming season.
- ☐ Obtaining a pest inspection from a certified pest inspector is always worthwhile (even if you don't think you have termites).
- ☐ Don't stack firewood next to your house, as that can attract termites.
- ☐ Use treated wood everywhere. This includes on your home, deck, and wood fences because untreated wood can attract termites.

Signs you may have termites

Termites enter your home through the ground or by air and immediately begin laying eggs to form a colony. Subterranean termites only eat softwood and build nests underground, so they can be difficult to spot. You may not notice interior damage until you've been dangerously infested, leading to swollen floors and ceilings. Dry wood termites feed on wood structures and dwell inside walls and furniture. After an infestation, you may see peeling paint, faint lines on drywall, or cracking in your home's wooden

beams or panels. Other signs you have termites include:

- ☐ Swarming insects, with equal wing length, around a light source (other insects will have unequal wing lengths)
- ☐ Discarded wings of equal length near windowsills or caught in spider webs. Termites don't keep their wings for long
- ☐ Since termites eat through your home from the inside out, the wood will typically sound hollow

How to treat termites

A termite infestation can cost thousands of dollars in damage repair alone. That's before paying for removal, and the other problems termites might cause such as health issues or difficulty selling your home. If you suspect or see evidence of termites, your best bet is to contact an exterminator immediately. Exterminators can be expensive, so consider these two most common DIY options for combatting termites (note that the options are typically complex, so consulting a professional is always recommended):

Soil treatments: Liquid termiticides make it difficult for termites to move through the soil. The chemical treatment is designed to obstruct termites from entering your home from the outside.

Baiting: Baits can be installed underground in your yard or inside your home where termites have been colonized. With baiting, you'll avoid having to deal with the termiticides necessary for soil treatments.

Does homeowners insurance cover termite treatment?

Since routine maintenance is the homeowner's responsibility and termites aren't a covered peril, your homeowners insurance won't cover termite treatment.

Learn more about [homeowners insurance coverages](#).

How to purchase car insurance

When does homeowners insurance cover asbestos removal?

Home insurance policies exclude coverage for pollutants, so asbestos removal generally

won't be covered unless the asbestos was disturbed or exposed by a covered peril. For example, your home insurance may cover the cost of asbestos remediation, minus any deductible and up to your policy's limits, if asbestos was exposed or disturbed by a tree falling on your house, snow damaging your roof, or someone vandalizing your walls.

What is asbestos and why is it dangerous?

Asbestos is a natural mineral composed of soft, flexible fibers. The fibrous texture combined with the mineral's durability and resistance to fire made it a popular building material, particularly for insulation. The use of asbestos goes back to ancient times but saw its peak in the United States between the 1930s and 1970s, and traces of it are still commonly found in both houses and commercial properties that were built during that period. Scientists studying the effects of asbestos have published research that exposure to the dust from asbestos over time could lead to cancer, mesothelioma, and other lung diseases. If asbestos is safely sealed away, it poses little threat to you and your family. It's only if asbestos gets disturbed and particles are released into the air that you'll need to consider remediation.

How can I tell if there's asbestos in my house?

Was your home built before 1980? If so, there's a chance it may contain traces of asbestos. Because of its versatility, asbestos was typically used in various ways, such as:

- ☐ Exterior siding on homes
- ☐ Insulation in walls and attics
- ☐ Roofing
- ☐ Vinyl floor tiles
- ☐ Ceiling tiles
- ☐ Insulation around pipes
- ☐ Certain paints and plasters
- ☐ In cement
- ☐ In walls and floors surrounding wood-burning stoves, fireplaces, and boilers

It's nearly impossible to detect asbestos without extensive testing, so if you suspect you have a problem, you'll need to get a professional inspection. If the asbestos isn't exposed, your best bet is to leave it alone. However, it may give you added peace of mind to get it removed. Since asbestos removal costs likely won't be covered by your homeowners insurance, you'll have to decide if you're willing to pay out-of-pocket for remediation.

Can I remove asbestos by myself?

Attempting to remove asbestos on your own could pose serious health risks. You'll want to hire a licensed specialist trained in asbestos abatement. They know all the proper safety protocols involved and have the tools and materials to remove and dispose of the pollutant safely.

Are there limitations to other structures coverage?

Coverage B, like Coverage A, does not cover all types of damage. Here are some damages and events not covered by other structures insurance:

- ☐ Flood damage
- ☐ Earthquakes
- ☐ General wear and tear
- ☐ Gradual water damage
- ☐ Pest damage

Other structures coverage also doesn't typically cover business structures. Suppose you run a small business from a detached structure on your property, or you have a backyard shed that's been converted into an Airbnb or rental apartment. These may not be covered under your homeowners policy. Consider purchasing business insurance to properly cover business structures.

[Learn more about homeowners insurance coverages.](#)

Does other structures insurance coverage protect in-ground pools?

Depending on your insurer, an in-ground or permanent above-ground swimming pool falls under either dwelling coverage or other structures coverage. Since swimming pools are considered attractive nuisances, insurance companies often require them to be fenced. Make sure your personal liability limit covers your assets in case you're liable for injuries or damages.

How home insurance works with mortgage and escrow

Most first-time home buyers have their home insurance in escrow. Escrow accounts hold the funds designated for your home insurance and property taxes. Each month, you pay a

specific amount (typically, a few hundred dollars) above your normal mortgage payment. Your lender/mortgage servicer keeps these extra funds in an escrow account.

When your home insurance and property taxes are due, the lender pays these fees on your behalf from the escrow account. Escrow accounts are recommended to ensure you stay up to date with your home insurance and property taxes. Some homeowners prefer to use escrow to pay for insurance and taxes in monthly installments, rather than annually or biannually.

If your down payment is less than 20%, most lenders will require you to obtain private mortgage insurance (PMI). The difference between PMI and homeowners insurance is that PMI is a safeguard for your lender and doesn't insure your property in any way. Learn more about how to pay for homeowners insurance.

Is homeowners insurance included in closing costs?

Your lender may require the first term of your homeowners insurance to be paid at closing. Most lenders will collect roughly 10% to 20% of your annual home insurance premium in your closing costs and deposit the funds into your escrow account for the next billing cycle. Without escrow, you'll often have to pay the entire first year's home insurance premium at the time of closing. Some lenders may also charge a nominal fee to waive your escrow requirement.

How to get homeowners insurance through Progressive

How you pay

Most insurers offer a variety of discounts depending on how you pay. At Progressive, we offer discounts for paying in full, receiving and signing your documents online, electronic bill payment, etc.*

Mileage

Many insurance companies focus on how often you drive and may charge high-volume drivers more. Progressive rewards safe drivers through our Snapshot® program, which personalizes your car insurance rate based on your driving habits.†

See more on how you can save with Snapshot.

Credit

Some insurers use credit as one of many factors impacting your rate. Generally speaking, a better credit score means a better rate. And no, getting a quote will not impact your credit score.

Continuous insurance

If you have no gaps or cancellations in your insurance history (even if you were insured by someone else), you'll typically get a lower rate. At Progressive, we offer a Continuous Insurance Discount. That means we'll honor the amount of time you've been with us or your previous insurance company. The longer you've been with the same company, the better the discount.

Engine size

The size of the engine is a factor, because a large, V-8 engine or greater makes it easier to speed or engage in reckless driving, which could mean a higher rate.

Location

Your ZIP code is also one of the most important factors in determining how likely you are to have an incident. If you live in a highly populated area, you're at a higher risk for theft, collisions, and harm to your car. You're likely to pay more for the comprehensive and collision portion of your auto policy because of those risks.

Coverage selections

Generally speaking, the more coverage you have, the higher the rate. Obviously, the state-minimum plan will always be the most affordable while maxing out your coverages will be the most expensive. The good news is that sometimes you can increase your coverage amounts by thousands, and your rate will only change minimally. Your deductible amount will also impact your rate.

Changing your homeowners insurance with an escrow account

If you have an escrow account, you just need to give your lender a heads up that you're

changing your homeowners insurance and provide them with the details of your new policy. They'll check that your new policy satisfies their coverage requirements, as well as explain how the process works on their end. Once you have a start date for your new policy, tell your lender so they can ensure your escrow payments go to the right company.

See more on how car insurance deductibles impact your price.

If you are making payments on your vehicle, consult with your financier to find out if they require a maximum deductible or certain coverages.

What do pet health plans cost?

Most pets can be insured for a few hundred dollars a year, depending on the provider and the type of plan you choose. In general, accident-only plans are less expensive than comprehensive plans, which cover accidents and illness. Prices will vary based on your location, deductible, and reimbursement level, as well as your pet's age and breed. Learn what the average pet policy costs and how your rate is determined.

How can I get cheap car insurance at Progressive?

Getting low-cost auto insurance can be as simple as earning discounts, driving responsibly, or customizing your policy to find a balance between costs and coverages. You can also use the Progressive tools and programs below to find high quality, cheap car insurance that fits your needs and your budget.

☐ Compare rates: Our rate comparison tool lets you compare multiple car insurance quotes from different companies to find an affordable car insurance policy that fits your needs. Just start a quote to compare auto insurance rates and find the right policy for you.

☐ Name Your Price® Tool: Tell us how much you'd like to pay, and we'll show you the coverage options that fit your budget. It's the quick and convenient way to find cheaper auto insurance that covers what you need.

☐ Try Snapshot®: Snapshot is a free program that personalizes your rate based on your actual driving. The safer you drive, the more you save. Drivers who save with Snapshot save an average of \$146 a year.* You don't even need to be a Progressive customer to try it – just sign up for the Snapshot Road Test®. After 30 days of safe driving, you'll find out how much you could save with Progressive!

Get a car insurance quote today to see how much you could save with Progressive.

Get cheaper car insurance with Progressive discounts

In addition to tools and programs, we offer a variety of discounts to lower the price of car insurance. Here are just a few examples:

- ☐ Multi-policy†: Bundling home and auto with Progressive can save you more with a multi-policy discount. You can even earn a multi-policy discount for bundling renters, motorcycle, RV, or boat insurance.
- ☐ Homeowner††: Do you own a house? You can get a discount for being a homeowner, even if you're not insured through Progressive.
- ☐ E-signature††: Simply sign your documents online to earn this discount.
- ☐ Multi-car: If you have two or more cars on the same policy, you'll earn a discount and get a lower price on your auto insurance.
- ☐ Paid in Full††: Earn another discount when you pay for your six-month policy upfront.
- ☐ Automatic Payment††: Prefer to pay for your policy as you go? Sign up for automatic payments and receive a discount.

Note: The Paid in Full Discount and Automatic Payment Discount cannot be combined.

Learn more about other car insurance discounts you may qualify for.

Other ways to get cheaper car insurance

- ☐ Check your driving record: Shopping for a new policy after an accident or moving violation has fallen off your driving record could get you a better rate. If your record is free of tickets or accidents, you may be rewarded with additional savings on your Progressive Auto policy.
- ☐ Adjust your coverages: Selecting only the coverages and limits you need is another way to get affordable car insurance. Your most significant savings can come from dropping comprehensive and/or collision coverage. If you do this, your vehicle won't be protected against damage, but if your car is paid off and you could afford to repair or replace it yourself, this coverage may not be worthwhile to keep.
- ☐ Increase your deductible: Increasing your deductible can give you a cheaper car insurance rate, but keep in mind that this will raise your out-of-pocket costs if you file a claim. You can increase your deductible at any time during the life of your policy.
- ☐ Remove inactive drivers or vehicles: Removing a family member who no longer drives your vehicles, or a vehicle you don't drive anymore, could result in a cheaper auto insurance rate. Keep in mind that if you remove a car from your policy, you may lose your multi-car discount.

How to quote cheap car insurance

What is "DUI insurance"?

There is no official policy called "DUI insurance." But, because many companies won't insure a driver after a DUI, the phrase is commonly used to call attention to the incident when shopping for auto insurance. No worries! At Progressive, you can likely still get insurance if you've had a DUI.

Depending on the state, a DUI may be referred to as a DWI (driving while intoxicated), OMVI (operating a motor vehicle impaired), or OVI.

How to get auto insurance if you've had a DUI

Non Progressive customers

Get a car insurance quote online or call 1-866-749-743 and, if you purchase a policy and need an SR-22, we'll immediately file it with your state.

Current Progressive customers

If you recently got a DUI violation and require an SR-22, log in to your policy or call us at 1-866-749-743.

What is a power surge?

A power surge is a sudden voltage spike that travels through your home's electrical system. Unfortunately, a power surge can quickly damage or destroy electronics and appliances plugged into a wall socket during the surge. In some cases, a power surge can damage outlets and electrical wiring, and even cause a fire.

Power surges are typically caused by:

- ☐ Lightning strikes: If lightning hits your home, the power lines going into your home, or your telephone lines, it can cause a power surge.
- ☐ Power company issues: A variety of local power company issues can result in a surge, such

as transmission line malfunctions in your neighborhood, surge switching caused by changes in the electrical load, and even maintenance work and power grid switching.

☐ Old wiring: Power surges can also be caused by aging or malfunctioning wiring in your home.

Does homeowners insurance cover lightning damage?

Most standard homeowners insurance policies will cover damage to your home caused by lightning strikes. In addition, a homeowners policy usually covers fire damage if the lightning sparks a fire that damages your home. This would be covered under your dwelling coverage.

Your personal belongings are also typically covered for damage caused by lightning under the personal property coverage on your homeowners policy. This includes damage to your electronics and appliances caused by a power surge resulting from a lightning strike.

Keep in mind there may be limitations on your policy and coverage may vary by insurer so be sure to review your policy for specific home insurance coverages.

Does home insurance cover artificially generated surges?

Artificially generated surges are power surges caused by your local electric company. If they cause a surge during maintenance work, your homeowners policy may cover the damage.

However, even if covered, some insurance companies exclude the damage to tubes, transistors, and other components inside your electronics that make them work if an artificially generated current caused the surge. Check with your agent or insurance company to verify how coverage works.

Does renters insurance cover power surge damage?

This varies by insurer and how the damage occurred. Renters insurance typically covers damage caused by power surges that result from a lightning strike. Power surges that are generated by an artificial current may or may not be covered. Ask your agent or check your policy to see if certain types of power surges are excluded from coverage.

How can I protect my home from lightning damage?

There are steps you can take to protect your home and belongings from a power surge and power surge damage, such as:

- ☐ **Lightning protection system:** A lightning protection system (LPS) carries the current from a lightning strike into the ground, keeping it away from your home and electronics. An LPS is one of the best ways to prevent lightning damage, but it can be expensive and should always be installed by a professional.
- ☐ **Unplug electronics and devices:** If a storm is approaching, unplugging electronics and other devices will ensure they're not damaged even if your home is struck by lightning.
- ☐ **Use surge protectors:** Plug all your electronics and appliances into a surge protector if possible. A surge protector will help block surges from damaging your electronics. Be sure you're using a surge protector and not a regular power strip, which won't provide surge protection.
- ☐ **Update old wiring:** If your home has old or malfunctioning wiring, it should be replaced. Faulty wiring can cause surges and also lead to a fire.

How do I file an insurance claim for power surge damage?

If you've experienced a lightning strike or power surge that's damaged your electronics or appliances, you'll need to decide if you want to file a claim. If you decide you want to file a claim for the damages, you can call your insurance company or file a claim online. While the exact claim process can vary by insurer, you'll generally need to document the damage to your home, electronics, and appliances for your claim. You should take photos and possibly video of the damage and include them with your claim. An adjuster may be sent to your home to inspect the damage.

How to get the right car insurance coverages

New Progressive customers

Call 1-866-749-743 or quote car insurance online and we can help you sort through your coverage options to find the right auto policy for you.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to select the coverages you want to add to your

auto insurance.

How much will my monthly car payment be?

Your monthly car payment is ultimately calculated based on your loan amount (which you can lower through cash rebates, trade-ins, and a higher down payment), interest rate, and loan term. A longer loan term usually means lower monthly payments, but interest rates are typically higher for long-term loans, which could cancel out any potential monthly savings.

Car payment calculator

Use our monthly car payment calculator to estimate your payments, as well as the interest you'll pay over the length of your loan.

How to get car insurance in Pennsylvania

How much does second car insurance cost?

The price you'll pay to buy insurance for a second car depends on multiple factors, including where you live, the type of car you have, your driving history, the types of auto insurance coverages you purchase, and more. Getting insurance for a second car typically doesn't cost as much as buying a policy for your first, thanks to multi-vehicle discounts, specialty car insurance policies, and usage-based car insurance options.

But it might cost more than you think if your second vehicle is a sports car, even if you don't drive it regularly. Sports cars may be more expensive to insure because they are built for speed. And the more risk the insurance company takes on, the higher your car insurance rate will be. Learn more about what impacts your car insurance cost.

What type of landscaping is covered under a homeowners insurance policy?

Your yard, trees, shrubs, and plants may all be covered, depending on the peril that causes the damage. Your policy will list the specific covered perils your landscaping is protected against, such as fire, lightning, vandalism, and theft.

Yard and bushes

Your homeowners insurance may cover your yard, depending on the type of damage that occurs. If the damage results from a peril such as fire, lightning, or theft, it will typically be covered. Some homeowners policies also extend coverage for damage caused by a vehicle that isn't owned or operated by a resident of the house. Keep in mind that even though you may have coverage for your yard, it may only help with the removal, not replacement, of the damaged landscaping.

Fallen trees

Your homeowners insurance generally covers damage caused by fallen trees, resulting from a covered peril. If your tree fell due to a storm or strong winds and damaged an insured structure, the removal costs will likely be covered. However, if your tree falling was a result of the homeowner's negligence or a maintenance-related issue, the removal costs likely won't be covered. Depending on your insurer, there may be a limit to the amount that your policy will pay to remove fallen trees.

Trees, plants, and shrubs

Trees, plants and shrubs are typically covered under homeowners insurance. Like other landscaping features, damages may be covered if they're due to perils such as fire, explosions, lightning, theft, and vehicles (assuming the vehicle isn't owned or operated by a resident of the house). However, issues caused by wind, hail, rain, ice, or snow may not be covered. Check with your insurer to find how you're covered, as many policies will only cover each shrub up to a certain amount.

Does homeowners insurance cover garden walls or yard erosion?

Homeowners insurance providers usually won't offer coverage for garden retaining walls and yard erosion, but check with your insurer to find out if you have coverage.

What is the coverage limit for landscaping?

Most homeowners policies have limits on how much protection you have for your landscaping. Some policies will cover you for 5% of your total dwelling limit for damage to trees, shrubs, and plants. Note that there are often additional sub-limits for how much your

insurance pays to replace each individual shrub or tree.

Does car insurance cover flood damage?

Does car insurance cover driving through a large puddle or flooded streets?

Flooded streets can cause a wide variety of damage to your vehicle – from cosmetic issues like rust and fogged lights to mold on the interior of your vehicle. If your car is stopped in floodwater or gets damaged by driving through a flooded street or large puddle, comprehensive coverage may pay for the repairs, minus your deductible. Even if your car is parked on a street that ends up flooded, the damage may be covered.

Keep in mind, to qualify for gap insurance, you must have comprehensive and collision coverage on your policy. Watch our quick guide to learn more details about gap insurance:

When determining which coverages you should get for your nonmotorized boat, consider not only how much it might cost to replace your boat if it were stolen or severely damaged but also the risks involved if you often use, say, your kayak around larger motorized watercraft like ski boats.

What does Med Pay cover?

If you're involved in an auto accident, medical payments coverage can take care of expenses such as:

- ☐ Doctor visits
- ☐ Hospital visits or stays
- ☐ Nursing services and care
- ☐ Ambulance and EMT fees
- ☐ Health insurance deductibles and co-pays
- ☐ Funeral expenses
- ☐ Surgery, X-rays, and dental procedures

How do I get reimbursed for a medical payments coverage claim?

The first step is to work with your medical payments adjuster to ensure that you and/or your providers forward all necessary medical records and bills. You may also be required to sign a release form or provide proof of identification. The adjuster will review the paperwork received and either fully or partially reimburse the appropriate party, ask for additional information, or deny the claim.

What are the limits of medical payments coverage?

Your Med Pay coverage limit is the maximum amount your insurer will pay per person per accident for a covered loss. These limits often get discussed when first enrolling, and multiple options are typically available. Selecting the right limit is important because any amount owed for medical bills over the coverage limit will be your responsibility to pay.

When choosing your coverage limit, consider the other health insurance plans you currently have. Many health insurance providers typically require you to pay a deductible or co-insurance payment up to 20% for emergency care. If you select medical payments coverage with a higher limit than your health insurance deductible, it can help cover your deductible and any remaining medical costs.

Does auto insurance cover medical expenses?

Auto liability insurance, which is required by law in the majority of states, will cover the other driver's property or bodily injuries if you're found at fault in an accident. It can reduce some of the financial burdens resulting from an at-fault accident, but it generally won't cover medical expenses if you or your passengers are injured (liability coverage may cover your passengers' medical expenses in some states). But if you add medical payments coverage to your auto policy, you're generally covered for medical expenses resulting from an accident.

How to get medical payments coverage

New Progressive customers

Get a car insurance quote online and choose medical payments (Med Pay) coverage or give us a call at 1-866-749-743.

Current Progressive customers

You can add Med Pay to your policy simply by logging in to your account or calling us at 1-866-749-743.

If you choose to continue Progressive's Deductible Savings Bank coverage, the amount resets and you'll keep earning the \$50 benefit for each policy period in which you have no accidents or violations.

How much is disappearing or vanishing deductible coverage?

The cost for a disappearing deductible option is generally affordable but depends on your insurer.

Looking for additional ways to save on your auto policy? Check out our numerous driver and loyalty-based discounts.

How to add disappearing deductible coverage

Call 1-866-749-743 or quote auto insurance online and find out if you can add coverage for disappearing deductibles.

Log in to your policy or call us at 1-866-749-743 and see if our coverage for disappearing deductibles can be added to your policy.

How do I know when to renew car insurance?

You'll receive a notice from your insurance company several weeks before your renewal date informing you of any changes that have been made to your policy or premium. Keep in mind that the average car insurance policy lasts either six or 12 months.

What if I decide not to renew my car insurance policy?

If you choose not to renew your policy at the end of its term, inform your insurer before the renewal date. If you've set up an automatic payment plan, be sure to contact your insurer and cancel before the first payment of the renewal term is automatically paid. If you don't, you can still cancel your renewal policy at any time, however, depending on your state or insurance company, you may be charged a cancellation fee or additional costs if you cancel your policy mid-term.

Check with your insurer to see if you're required to submit a written letter of cancellation or if you can cancel online or over the phone.

Can I renew car insurance after it's expired?

If you failed to renew your policy before it expired, you may still be able to renew it based on how long you've been uninsured (though, depending on your insurer, there may be a lapse in coverage between the date your policy failed to renew and the date it was reinstated). Even if you can't renew your old policy, you can usually purchase a new car insurance policy without delay.

What if I don't renew my policy and drive without insurance?

Driving without an active auto insurance policy is illegal in nearly every state and puts you at financial risk if you're liable for injuries or damages resulting from an accident. And if you get pulled over, you could face a fine or license suspension.

How do car insurance deductibles work?

Unlike health insurance, there are no annual deductibles to meet when it comes to auto insurance. You're responsible for your policy's stated deductible every time you file a claim. After you pay the car deductible amount, your insurer will cover the remaining cost to repair or replace your vehicle.

What's considered a nonmotorized boat?

If your boat doesn't have a motor and was never intended to have one, it can be considered a nonmotorized boat, including if it's one of the following watercraft:

- ☐ Dinghy
- ☐ Sailboat
- ☐ Kayak
- ☐ Rowboat
- ☐ Paddle boat
- ☐ Inflatable raft

- ☐ Canoe
- ☐ Amphibious rigid inflatable boat (RIB)
- ☐ Standup paddleboard

A boat insurance policy for a nonmotorized boat will be written and priced specifically for the type of watercraft you have. Be sure to ask your boat insurer if they offer coverage for nonmotorized boats; policies for nonmotorized boats aren't as common as policies for motorized boats, but it may be possible for them to cover yours.

Do I need boat insurance for a nonmotorized boat?

No, you're not required to get boat insurance for your nonmotorized boat. But insuring your nonmotorized boat can make sense if you're concerned about theft, accidents, and events on the water that cause damage and injuries.

How does boat insurance cover nonmotorized boats?

While there are no boat insurance requirements for nonmotorized boats, a boat insurance policy can protect you from damages and liability. The most common coverages include:

Get an insurance quote for your Missouri home

How much is homeowners insurance in Missouri?

Your cost for Missouri homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about houses in Missouri

By performing proper upkeep and maintenance, you can help protect your RV from delamination in the future. Check out these helpful tips for more information.

Is there a time limit for insurance claim settlements?

Common escrow insurance myths

Here are a few common myths regarding escrow accounts and homeowners insurance:

- ☐ Shopping for new homeowners insurance will impact my escrow account. This is simply not true. Shopping for a new home insurance policy will have no impact on your escrow home insurance account. Your current insurer and mortgage company won't be notified – or even be aware – that you're looking for a new insurance policy.
- ☐ Switching insurers is too complicated. Once you've found a new policy, you may be concerned that switching to the new insurer will require countless phone calls and stacks of paperwork. Many companies make the new process simple. For example, your new insurance company will handle the switch for you and send the bill and proof of insurance to your lender. If, for some reason, your new insurer doesn't handle the switch for you, send your lender written notice that you canceled your old policy, along with the declarations page from your new policy. Your lender should take it from there.
- ☐ Switching insurers will require a lot of paperwork. While you won't need to do a ton of paperwork, there will be a little work involved. In most cases, you'll need to cancel your existing home insurance policy. If you receive a refund check from your previous insurer, you may need to send that amount to your mortgage lender, and they'll deposit it in your escrow account. If you fail to do this, your escrow account may be underfunded.

Do I have to pay homeowners insurance through escrow?

If you have a down payment that's less than 20%, your lender will likely require you to pay your homeowners insurance through an escrow account. This ensures your insurance premium will be paid on time every month with no lapse in coverage. It also helps protect the lender's investment in your home.

If I refinance, do I have to switch insurance companies?

In most cases, you should be able to keep your current homeowners insurance. Your lender will add your insurance premium to your new escrow account and continue paying for your insurance. Your new lender may require different coverage levels, so you may have to add more coverage to your current policy.

If you're refinancing, it may be a good time to shop your insurance coverage as well; you may be able to save some money by switching insurance companies at the same time.

Is home insurance cheaper in escrow?

An escrow account is simply a bank account into which money is deposited to cover specific bills for your home, such as homeowners insurance, private mortgage insurance, and real estate taxes. An escrow account has no impact on your premium, so it doesn't make home insurance cheaper or more expensive.

The best way to lower your homeowners insurance cost is to shop your coverage. Insurers rate risk differently, which may result in dramatic differences in premium quotes.

Should you escrow real estate taxes and insurance?

In many cases, you won't have a choice. If you have less than 20% for a down payment or are a first-time homebuyer, there's a good chance your lender will require an escrow account.

It's possible that if you put down at least 20% and have a history of paying your mortgage on time, your lender will allow you to forgo an escrow account. However, note that an escrow account may be an advantage; it's convenient to write one check a month to your lender and let them disperse it to the taxing authority and insurance company instead of writing numerous checks each month.

Get homeowners insurance through Progressive

Do I need a second home insurance policy for a vacation home?

If you're financing a second home, your lender will require insurance for your vacation home to help protect their investment. Even if your vacation home is paid in full, it's a significant asset, so you'll want to protect the property against damage from covered perils.

What does a second home insurance policy cover?

A home insurance policy on a seasonalsecondary home usually provides the same coverage as the policy on your primary home. These coverages include the dwelling itself, other structures on the property, personal property, liability, and more. As with your principal residence, insurance on a seasonalsecondary home should cover potential

damage caused by fire, storms, water, and other acts of nature. However, some seasonal/secondary home insurance policies only cover perils specifically named in the policy. In that case, any damage that occurs due to an event other than the named perils won't be covered.

How do I insure my vacation rental home?

If you rent out a vacation home, you'll need landlord insurance. Landlord insurance may cover damage to your property's structure, personal liability, and loss of rent due to a covered loss.

Does insurance work differently for a vacant home?

In most instances, a standard homeowners insurance policy won't cover damage to a vacant home. If your vacation home is going to remain unoccupied for weeks at a time, consider unoccupied home insurance, which is designed to provide coverage for unoccupied homes. Unoccupied or vacant home insurance is ideal if you travel for multiple weeks at a time, own a second home for seasonal living, or rent out a second home but are in between tenants.

Why is vacation home insurance more expensive?

If you own a vacation home or beach house, insurance rates may be higher because it's considered a higher-risk property than your primary residence. There are various reasons second homes are deemed riskier, such as:

Adding a permit driver to a parent's insurance policy

Obtaining car insurance for a learner's permit holder is relatively easy, as the majority of permit drivers should be eligible for coverage under a parent's existing auto insurance policy. This option is generally considered the most favorable. Not only is coverage generally cheaper under a shared policy, but the permit holder will also benefit from all the same coverages as the rest of the family. Moreover, once your permit driver is added, they'll start building an insurance history, which can be beneficial when they purchase their

own policy.

Purchasing a separate policy

Getting separate coverage for a permit holder is typically more expensive, but in some cases, it's unavoidable. This may be necessary if:

- ☐ The permit holder's parent or guardian doesn't have insurance
- ☐ The permit holder is an adult
- ☐ The permit holder lives at a different permanent address from their parent or guardian (and isn't attending school)

How much car insurance for a learner's permit driver do you need?

Every state sets its own minimum insurance requirements, but the right amount of auto insurance for your permit driver depends on your vehicle and situation. Your liability coverage should be set at limits that can cover your assets if your permit driver is responsible for another driver's injuries or property damage. Also, since new drivers are typically more prone to mishaps than experienced drivers, you may want to add comprehensive car insurance coverage and auto collision coverage to the vehicle being used by your permit driver.

Learn more about your state's minimum car insurance requirements.

Do you need insurance with a provisional license?

Some states have passed graduated driver's licensing laws that restrict drivers under the age of 18 to a certain number of passengers or driving hours or both. In these states, drivers who have passed the permit phase but haven't yet received their full license are issued a provisional license.

While provisional license holders may not get the same driving privileges as everyone else, they do have the same insurance responsibilities. As soon as your teen receives a license that allows them to drive independently, they must carry auto insurance in all states but New Hampshire (New Hampshire still requires drivers to show financial responsibility if they're liable for injuries or damages resulting from an auto accident).

Can you get insurance on a car with a permit?

If you've only just earned your learner's permit but have already purchased a vehicle of your own, you'll be eligible to purchase your own car insurance policy just like any licensed driver.

How to get insurance for a learner's permit driver

New Progressive customers

Get a car insurance quote online or call 1-866-749-743 and we'll help customize coverage to the new driver in your family.

Current Progressive customers

Add your family's newest permit holder by logging into your policy or calling 1-866-749-743.

Of course, if the other driver in the crash was at fault and the student driver did nothing wrong, then the other driver's liability insurance coverage should pay for injuries and the damage to the school's car.

What happens in a car accident with a learner's permit driver in a personal vehicle?

If the student driver is logging practice hours in a personal vehicle, such as a parent's car, then they may be held responsible for damages they cause, as with any other crash. In this case, the parents' auto policy would likely cover the damages, assuming the student driver is listed on, or otherwise covered by, their policy.

What happens if you crash during a driving test?

Student drivers can be responsible for damages they cause during a road test, just like they would be if they had their license. Requirements for road test cars vary from state to state but generally, students have to provide their own vehicle for the test. If they're using a family vehicle for the test, their parents' policy should cover them if they get into an accident.

If they're driving a vehicle borrowed from a friend or a rental from a driving school, the friend's or driving school's insurance may provide coverage. However, exactly whose insurance would pay for damages would depend on the circumstances of the accident.

Does a student driver need insurance?

Yes, but they may not need their own policy. If you have a student driver in the house driving a family vehicle that's already insured, you should ask your insurer what you need to do to make sure the student driver is protected. It may be as simple as adding them as a driver on the existing car insurance policy. Even if your insurance company doesn't require you to add them as a driver while they're learning (they may be covered automatically by your family policy), you'll need to add them once they get their license.

If the student driver has their own car registered in their name (as with an adult learning to drive, for example), then they may choose to have their own policy or share a policy with someone they live with.

What should you do if you have an accident while practicing with a learner's permit?

Like any other accident, you should exchange insurance information with the other driver, call the police, and then wait for help. You'll probably need to provide a statement and take photos of the damage. You should also notify your insurance company of the accident to be on the safe side, even if you were driving a car owned by a driving school instead of a family car.

Learn more about the steps to take after an accident.

What is pleasure vs. commute car insurance?

There's technically no difference between pleasure and commute car insurance; you'll need a basic auto insurance policy regardless of which purpose you primarily use your car. However, car usage can be one of several factors that determine your rate, along with others like your driving history, type of car, and age. It's important to answer your insurer's car usage questions honestly, as lying can be considered car insurance fraud.

Car insurance and commuting

If you plan to go anywhere regularly, you'll likely need to specify to your insurer that you'll be using the car for commuting purposes. Insurance companies typically view commuting as anything you do regularly – driving yourself to work or college, driving a family member to and from work, or even doing daily carpools to the kids' school. Learn more about how the amount you drive can affect your car insurance.

Note that if you use your car for work, such as if you drive for a ride-sharing app or make deliveries using your car, you may need to look into commercial auto insurance. But if it's a company car that you don't personally own, your company should handle the necessary insurance.

Car insurance and pleasure driving

Pleasure car insurance isn't an actual type of car insurance, but if you only drive your car for occasional pleasure, you should choose "pleasure" as your primary use when getting a quote. If you use your car only on weekends or for the occasional day trip, chances are you'll put fewer miles on your car each year than if you were also using it to commute, and that can be factored into your quote.

Comprehensive and collision are the two most common car insurance coverages that include deductibles. You may also have a deductible for personal injury protection or uninsured/underinsured motorist property damage in some states. Auto insurance deductibles work exactly the same for all coverage types.

Here's a quick overview of how deductibles work and how they influence your insurance rate:

What is an example of an attractive nuisance?

Many everyday items can be considered an attractive nuisance, often ones we may not even be aware of, including:

- ☐ Swimming pools, hot tubs, fountains and ponds
- ☐ Treehouses, trampolines and playground structures
- ☐ Power tools, including lawnmowers and chain saws
- ☐ Wells
- ☐ Tunnels

- ☐ Scaffolding and ladders

What's the attractive nuisance doctrine?

There are several conditions that have to be met under the attractive nuisance doctrine to be held responsible for harm to a child resulting from a hazard on your property. Cases are assessed on a case-by-case basis, but generally attractive nuisance laws require owners to take reasonable measures to eliminate hazards which would foreseeably harm a child. If you fail to take reasonable care to eliminate hazardous risks on your property, you may be liable for injuries to children who trespass, since they're unable to assess the potential danger that may be involved.

Does my home insurance policy protect me if I'm liable for an injury resulting from an attractive nuisance?

A limit – usually between \$100,000 to \$500,000 in personal liability coverage, per incident, is provided on a standard homeowners policy. However, depending on your insurer, you may be ineligible for coverage if you have certain risks on your property. In some cases, insurers may require you take precautions to reduce the risk. For example, you may be required to have a fence at least four feet tall with a locked gate surrounding your pool.

Since swimming pools are a significant cause of liability claims, homeowners with built-in pools may want to consider having a higher liability coverage limit. If you think you need extra liability coverage than what your homeowner's policy provides, an umbrella policy typically offers liability coverage in increments of \$1 million up to \$5 million.

How can you reduce potential liability concerns?

If there are potential dangers on your property, which may cause injuries to children, it's your responsibility to reduce or eliminate the risk as much as possible. Taking precautions may help keep children safe and ensure you're covered if an accident was to occur.

Here are some ways homeowners can help protect themselves from an attractive nuisance incident:

- ☐ Install a fence that is at least four feet tall, including a locking gate, around pools. A pool alarm system may also be installed. Be sure all pool chemicals are safely stored out of reach.

Fill in pools that are no longer being used with substantial material (ex: dirt or cement).

- ☐ Install a safety net around trampolines and be sure the trampoline is installed on level ground.
- ☐ Choose a strong, sturdy tree for tree houses. Don't build close to electrical wires, and plan a safe way to get up and down from the treehouse.
- ☐ Inform all house guests of any water fountains, hot tubs, ponds, wells, or tunnels in your yard, and tell them these areas are not to play in or near.
- ☐ Supervise younger children when they're playing on backyard play equipment.
- ☐ Store all machinery, scaffolding, and ladders in an enclosed garage or storage shed.
- ☐ Routinely inspect latches and gates to ensure they're in good working order.

Will home insurance cover damage to the actual attractive nuisance?

Other structures coverage may cover in-ground swimming pools, but it's best to check your homeowners policy. Coverage for damage to tree houses, trampolines, playground structures, and other potential nuisances will depend on your insurer and policy, as underwriting for attractive nuisances can be strict. It's important, therefore, to be truthful with insurers when disclosing all attractive nuisances on your property.

What if my car insurance deductible costs more than my repairs?

If your auto insurance deductible is higher than the cost of the damage to your vehicle, you'll pay for the entire cost out of pocket as the insurer only covers damages above your deductible amount. In these cases, you may not need to file a claim.

High vs. low car insurance deductibles

In most cases, you can choose whether you want to pay a higher or lower deductible for car insurance. Car insurance deductible amounts typically range from \$100 to \$2,000. The most common deductible our drivers choose is \$500, but there's no wrong choice.

Ultimately, it comes down to what you prefer:

Higher deductible = Lower car insurance rate and higher out-of-pocket costs

Lower deductible = Higher car insurance rate and lower out-of-pocket costs

Choose an auto deductible amount you're comfortable with, and make sure you can afford to pay your deductible out of pocket in the event of a claim. It's also important to consider your driving history and the likelihood of filing a claim. You may opt for a higher car insurance deductible because you're betting against having an accident, but if you've had

accidents in the past and often drive on busier roads, you may be more likely to file a claim and pay a deductible.

How will your car insurance deductible impact your rate?

Based on paying \$420 for collision coverage on a six-month policy, the chart below shows how adjusting a deductible can change the coverage cost. Increasing your deductible from \$100 to \$250 provides the greatest jump in savings, while going from \$1,000 to \$2,000 offers the lowest amount of savings.

Premium amounts are hypothetical. The change in premium based on changes in deductible amounts reflect Progressive's direct auto Ohio rate filing as of August 2019. [View this table as an image.](#)

When do you pay a car insurance deductible?

You pay your deductible any time you file a claim under a coverage that carries a deductible, assuming the damage is covered and costs more than your deductible amount. If your claim is approved, your deductible will typically be applied when your insurance company issues your payout. You generally don't have to write a check or make a payment to your insurer. They simply subtract your deductible amount from your claim's approved payout. Suppose you have a claim approved for \$5,000, and your deductible is \$250. In that case, your insurance company will issue you a check for \$4,750.

Choose your deductible and get coverage from Progressive

New Progressive customers

Call 1-866-749-743 or get an auto insurance quote online, and we'll help you figure out the best deductible for each coverage.

Current Progressive customers

Log in to your policy or call us at 1-866-749-743 and make changes to your existing deductibles, if necessary.

What's included in a standard Progressive North Carolina boat insurance policy?

Bodily injury liability coverage may help with medical and legal expenses if someone on your boat, on another boat, or in the water is injured and you are responsible. Property damage liability coverage may pay for damages your boat may have caused to another boat, marina, dock, or other property. An umbrella policy can offer extra liability protection if you need more than a \$500,000 liability limit. Umbrella policy limits can be obtained, typically up to \$5 million. Learn more about boat insurance liability coverage.

Watersport coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as tubing, skiing, etc.

Wreckage removal coverage may pay for the removal of your boat from the water in the event it sinks and removal is legally required.

Fuel spill covers legally required cleanups associated with spilled fuel, no matter how it happened.

Optional boat coverages

Comprehensive and collision: Comprehensive coverage helps repair or replace your boat if it's damaged by events outside your control, such as fire, theft, or vandalism. This type of coverage is particularly useful when your boat is in storage, and you are not actively checking on it. Collision coverage pays for repairs to your boat if you collide with another vessel, or with a stationary object like a buoy or a dock. If you're financing your boat, your lender will likely require both comprehensive and collision.

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery, and more.

Propulsion Plus mechanical breakdown: Propulsion Plus mechanical breakdown coverage will help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

See all boat insurance coverages.

Does Progressive insure yachts?

You can see yachts sailing the waters inland and off the coast of North Carolina during boating season, and some of them may well be insured by Progressive. If you're a boater in the state of North Carolina with a yacht over 26 feet, Progressive may help you get the insurance you need.

How much is boat insurance in North Carolina?

North Carolina is considered a medium-cost state when it comes to boat insurance. In addition to the type of coverage you opt for, many factors determine the cost of boat insurance in North Carolina, including:

How does gap insurance work?

Gap insurance protects you from depreciation. Once you buy your car, its value starts to decrease—sometimes significantly. If you finance or lease a vehicle, this depreciation leaves a gap between what you owe and the car's value. Let's look at an example with gap insurance and without:

Do I need an SR-22?

An SR-22 is ordered by a court or your state. If it's court-ordered, the judge will let you know at the hearing. If it's state-ordered, you'll typically receive a letter from your state's department (or bureau) of motor vehicles.

Not everyone needs an SR-22. It's typically required if you've been caught driving without insurance or a valid license. Here are some other reasons you might need to file an SR-22 form:

- ☐ DUI or DWI conviction
- ☐ Driving without enough insurance
- ☐ Too many at-fault accidents or violations
- ☐ Repeat offenses in a short time frame (for example, three or more speeding tickets within six months)
- ☐ Not paying court-ordered child support
- ☐ Hardship license (issued for temporary driving needs, normally to and from work, because your license has been suspended or revoked)

Is an FR-44 the same thing as an SR-22?

Usually required after a DWI or DUI conviction, the FR-44 is only used in Florida and Virginia. The FR-44 document is similar to an SR-22, but the liability limits are typically double the state's minimum.

What happens if a settlement claim takes longer than anticipated?

Some states require the insurer to provide a written explanation in response to why the claim is taking longer than 30 days. Occasionally, claims are delayed, but most state laws require insurance companies to inform you of the claim's status. Check your state's laws for specific guidelines.

Be aware that car accident investigations could take months to complete if there were extensive injuries, multiple drivers and cars involved, and a question of who was at fault. In accidents with more injuries and damage, the investigation may take longer, which may delay receiving your claim payout or payouts.

When will I know the amount of the claim payout?

This will vary depending on how many and what types of claims you filed. For example, if you filed a claim for injuries you suffered, you'll know the payout amount once the claim is resolved. If you filed a claim for damage to your vehicle, then the claims representative will either give you an estimate for repairs or a valuation of your vehicle if it's declared a total loss.

How do I file an auto insurance claim?

Filing a claim with Progressive is easy. You have several options to submit your claim by using our mobile app, going online, logging into your account, or by calling 1-800-776-4737.

Can I customize my policy for each pet?

Even if your pets are on a single policy, you still may be able to select different deductible and reimbursement amounts for each pet. Some insurers may also let you choose a different plan type for each pet. For example, you could buy an accident-only plan for one

pet and a comprehensive plan that covers accidents and illnesses for another.

The rules will vary by insurer, so check with your provider for more information.

How much does insurance for multiple pets cost?

The cost of insurance for multiple pets will vary based on many factors, including:

- ☐ Number of pets: The more pets you insure, the higher the cost may be.
- ☐ Age: The older the pets are when coverage begins, the higher the cost.
- ☐ Breed: Insurers know which breeds of dogs and cats are generally more vulnerable to illnesses and chronic conditions. That knowledge goes into policy pricing.
- ☐ Location: The risk of injury and the cost of veterinary care vary depending on where you live.
- ☐ Deductible: As with health insurance for people, a lower deductible means a higher policy premium and vice versa.
- ☐ Reimbursement percentage: For many pet insurance policies, you'll be reimbursed for a portion of the remaining veterinary fees once you meet your deductible. Most pet insurance companies offer reimbursement options of 70%, 80%, and 90%. The higher the reimbursement percentage, the higher the cost for your pet insurance.

[Learn more about the cost of pet insurance.](#)

Can I get a discount for insuring multiple pets?

Most insurers will offer you a multi-pet discount if you have multiple pets on a pet insurance policy or multiple pets insured through them. Sometimes it's the same discount for every added pet, and sometimes it's higher with each additional pet. Ask your pet insurer how their multi-pet discounts work.

How to get insurance for multiple pets

Online

Get a pet insurance quote from Progressive Pet Insurance by Pets Best.

Call a rep

Call 1-877-298-0639 and speak with a representative from Progressive Pet Insurance by

What are the signs of a flood damaged car?

Unusual odors

The interior of a flooded car will often smell musty or moldy due to prolonged exposure to water. The owner may not be able to completely clean every area of the vehicle that has been flooded (behind door panels, for example), leaving a musty smell. Be suspicious of cars that smell strongly of cleaning solutions or air fresheners as the seller may be trying to mask a mildew smell. Always run the air conditioner system to see if it produces a moldy smell.

Discolored interior

Large stains on the carpet or upholstery of the vehicle could indicate water damage. In most cases, brand new upholstery in a used car is also a warning sign as the seller may be trying to hide flood damage. Pull the seatbelt out completely to look for signs of moisture or mildew.

Sand or dirt in unusual areas

Floodwater also brings sand and dirt into the vehicle that can be hard to clean out. Look for sand or mud under the carpeting, in the glove compartment, and under the seats. Check the engine bay to look for sand or mud around the engine.

Rust and moisture

Look for rust on the underside of the car. A flooded vehicle will often have more rust than you'd expect for the car's age, as well as rust in odd places. Check for rusty screws in the console area and around doors, under the dashboard, and even inside the hood. Moisture beads or fogging in the interior or exterior lights are a warning sign of possible flood damage.

Learn more about if car insurance covers rust damage and water damage to your car.

Smoke and odd noises

Once you've inspected the car for flood damage signs, it's good to look for these warning signs during the test drive. Smoke should be a concern with any used vehicle purchase, but engine smoke is an even more serious warning sign if you suspect the car has been flooded.

Odd noises from the brakes or steering wheel may indicate that sand or dirt has gotten into these systems. Noises coming from a variety of areas may indicate flood damage.

Electronics

Water can do severe damage to electronics, so be sure to check everything in the vehicle. The lights, audio system, windshield wipers, and turn signals should all be tested. If they don't work or behave oddly, the car may have water damage.

How can I check a car's history for flood damage?

When buying a used car, it may be a good idea to pull a vehicle history report. You can use the National Insurance Crime Bureau VINCheck for free or purchase a report. These reports should indicate if a car has been reported as flood damaged. If the previous owner didn't report the damage or file an insurance claim, however, the flood damage may not show up on a vehicle history report.

In addition to a vehicle history report, a mechanic can perform an inspection of the car to search for flood damage.

Is a flood damaged car repairable?

What's wrong with a flood damaged car depends on the severity of the flooding. Minor flooding that's quickly drained can often be repaired, but vehicles that are severely flooded or sit in water for days are often considered unrepairable by insurance companies, which leads to the car being declared a total loss.

Flooded cars are often declared a total loss because repairing water damage is complicated and costly. A total loss means the insurance company has determined that the damage cannot be repaired safely, or the cost to repair the vehicle is more than the value of the car.

Once the vehicle is declared a total loss, the owner is paid the vehicle's value at the time of

the loss, minus any car insurance deductible. The vehicle is then issued a salvage title to warn potential buyers that it's been declared a total loss. Insurers often sell salvage title vehicles to salvage yards or rebuilders. Learn more about what happens when your car is totaled.

Can you insure a flood damaged car?

It depends on whether the vehicle was issued a salvage title or if the damage was fully repaired. If the owner of the flooded vehicle filed an insurance claim and the damage was repaired properly, you should be able to insure a previously flooded car or truck just as you would any other vehicle.

If you're buying a vehicle with a salvage title, it may be difficult to insure. Some insurers may be unwilling to write collision car insurance coverage or comprehensive car coverage on a salvage title car. It's tough to put a value on these vehicles because they have severe structural damage that can make them dangerous out on the road.

You may only be able to carry liability on a salvage title car if insurers are unwilling to provide collision or comprehensive coverage for the vehicle. If that's the case, you must cover the cost of any future repairs out of pocket.

How does escrow and homeowners insurance work?

When you close on your home, the lender will often set up an escrow account to deposit part of your monthly loan payment to cover the cost of your real estate taxes, insurance premium, and private mortgage insurance. Other monthly expenses, such as a Homeowners Association fee, may also be included in the escrow account. At closing, most lenders will require you to pay the first term of your homeowners insurance or roughly 10% to 20% of your annual premium. These funds are deposited in your escrow account.

Explore more auto insurance coverage options with Progressive.

What does car insurance not cover?

A basic car insurance policy won't cover wear and tear, people who regularly drive your car but aren't listed on your policy, and driving on a ridesharing platform. However, you

can sometimes add coverage or purchase a separate policy or warranty to cover the things your auto policy doesn't. For example, you can add rideshare coverage to your Progressive auto policy.

How is car insurance priced?

Insurers consider many factors when pricing your auto policy, including your age, driving history, location, and type of car. Learn more about car insurance cost factors and the average cost of car insurance.

What is a car insurance premium?

Your auto insurance premium is the amount of money you pay your car insurance company in exchange for coverage. You generally have the option to pay your premium monthly or in full.

What is a car insurance deductible?

Your deductible is the out-of-pocket expense you pay before your insurer will cover your claim.

For example, you have a \$500 deductible, hit a telephone pole, and your car repairs cost \$2,000. You'll pay \$500, and your insurer pays the remaining \$1,500. You can choose your deductible amount from the options offered by your insurer.

The higher your deductible, the more of the claim expense you're responsible for. That means your out-of-pocket costs will be higher, but you'll have a lower overall rate, and vice versa.

Does car insurance cover maintenance?

Maintenance, mechanical failures, and wear and tear to your vehicle aren't covered by auto insurance. If your vehicle is disabled anywhere in the United States or Canada, Progressive's roadside assistance coverage can pay for a tow to the nearest mechanic.

Note that owner-installed electronics typically won't be covered against water damage, including:

- ☐ Stereos, tape decks, and CD players
- ☐ Scanners, two-way mobile radios, and CB radios
- ☐ Televisions, video game systems, and computers
- ☐ GPS devices
- ☐ Car phones

This isn't a complete list; if the automaker didn't install the electronics, they may not be covered.

Do you need flood insurance to cover flood damage to your vehicle?

No. Damage to motor vehicles is excluded from a flood insurance policy, which is designed to protect your home and belongings.

Add comprehensive coverage to your auto policy

Current Progressive customers

Log in to your policy or call us anytime at 1-866-749-743.

New Progressive customers

Quote auto insurance online or call us at 1-866-749-743 and speak to a licensed representative for your state.

Suppose you and your spouse just purchased a home with a 30-year mortgage. Consider a life insurance term length of at least 30 years. If your spouse is your designated beneficiary, they would receive the death benefit if you pass away within those 30 years, and they could use the payout for the remaining mortgage payments. However, if you die after the 30-year term expires and you didn't secure a new policy or convert your term insurance to whole life, your beneficiary won't receive a death benefit.

What factors determine how long my coverage should last?

Consider these factors when determining how much coverage and how many years of term life insurance you should get:

- ☐ Your age

Your age can be a helpful indicator of how long you'll be providing your family with an income that would need to be replaced if you passed. If your beneficiaries rely on your income, consider a policy that lasts until you plan to retire – or until you plan to have enough in savings and investments for your family to be secure without your income.

☐ Your mortgage or other debt

A life insurance policy should last at least as many years as you plan to spend paying off your mortgage or credit card debt. This can protect your loved ones from being responsible for your debts if something happens to you.

☐ Your children

If you have young children or plan to soon, term life insurance of 15 or 20 years or longer can offer security to your family. If something happens to you, your policy could help provide for your children until they're through college or out on their own.

How can I lower my boat insurance rate in Maine?

Discounts vary by state, but in Maine, you may be able to lower your insurance rate if:

☐ Multi-policy discount: you have another policy with Progressive; you can bundle and save on boat insurance.

☐ Safety course: you completed a Maine-approved safety course.

☐ Original owner: you're the original owner; you're entitled to a discount on your boat insurance policy with comprehensive and collision coverages.

☐ Responsible driver: you have no watercraft or motor vehicle violations or accidents on your record for the last three years.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Maine

What is a car insurance lapse grace period?

Your car insurance policy won't be cancelled immediately because you miss a payment. Auto insurance companies are required by state law to provide notice before cancelling your policy. Depending on the state, you'll usually have between 10 and 20 days. Your company will notify you by mail or email before cancelling your coverage.

What happens if you miss a car insurance payment by a few days?

Auto insurance companies typically offer a grace period for missed car insurance payments, so a payment that's a few days late shouldn't pose a problem. Make your

payment as soon as possible, as the car insurance grace period can vary depending on your insurer. When you sign up for Progressive's automatic payment option, you'll earn a discount on auto insurance and avoid missing a future payment.

Learn about grace periods for purchasing a new vehicle.

Consequences of a car insurance lapse

How does home insurance cover tornadoes?

If a tornado or windstorm causes structural damage to your home, such as broken windows or missing shingles, coverage will fall under your home insurance policy's dwelling coverage (Coverage A). Dwelling coverage may help repair tornado damage to your house or replace it completely if it's destroyed. Personal property coverage (Coverage C) may help replace personal items damaged due to the storm.

Keep in mind that some standard homeowners insurance policies might not list windstorms (and thus tornadoes) as a covered peril. And some have wind exclusions that reduce or eliminate coverage for wind damage. Check your policy thoroughly to understand its covered perils and exclusions.

What about living expenses if I'm displaced by a tornado?

If your home is unsafe or unsuitable to live in after a tornado damages it and your policy covers tornadoes, your homeowners insurance loss of use coverage (Coverage D) may cover your cost-of-living expenses above what you'd normally spend. This may include a hotel and meals eaten out while your home is being repaired or replaced, though it may only last for a set number of days.

What about tornado property damage from trees?

If a fallen tree damages your home during a tornado, your homeowners insurance policy may cover the damage – if windstorms are a covered peril and your policy doesn't have any wind exclusions. There may be exceptions, though. Suppose the tree was already rotting and general maintenance was neglected prior to the tornado that felled it. Your insurer may not cover the damage because proper care may have prevented the tree from falling.

How do I file an insurance claim for tornado damage?

If a tornado damages your home, contact your insurance company immediately to get the ball rolling. Take a home inventory with photos and videos of the damage inside and outside of your home, and save all receipts for expenses incurred. All documentation of your losses should be submitted during the claims process. While some repairs may need to begin as soon as possible for your safety or to prevent further damage, you'll want to hold off on making permanent repairs until your insurance adjuster completes their survey of the damage.

Is there a separate deductible for tornado claims?

It depends on your policy. Some policies have a separate deductible for windstorm claims, and that deductible may be higher than your policy's standard deductible. Your windstorm deductible may be a set dollar amount or a percentage of one or more of your coverage limits. In either case, your insurance would pay for the covered portion of your claim, minus the deductible.

How to get homeowners insurance

How can I avoid single vehicle crashes?

Maintain your focus and avoid distractions from your cell phone, instrument panels, and your passengers. Adjust your driving to accommodate poor weather conditions like rain, snow, hail, sleet, and ice, and consider staying off the road when the weather is bad. At dusk and dawn, stay extra vigilant for deer and look for deer crossing signs to indicate more deer activity in the area. Finally, if you're feeling drowsy, avoid driving if possible. If you're already on the road and start to feel sleepy, find a safe place to stop and rest.

Should I file an insurance claim for a single car accident?

If the damage to your car is significant or more than the cost of your deductible, it may make sense to file an auto insurance claim with your insurer. If the damage is minimal and the repairs will cost less than your car insurance deductible, then it may not make sense to file a claim. Since many single vehicle accidents are ruled at fault, it's important to keep in mind that an insurance claim may raise your rate in the future.

Regardless of whether you decide to file a single vehicle accident insurance claim, it's recommended to notify your insurer about the accident right after it occurs. If you were involved in a rental car accident, you'll need to notify the rental agency, too, even if you're filing a claim through your personal car insurance.

Does home insurance cover fences in every situation?

If you've maintained your fence with no negligence involved and your fence is damaged by a covered peril, repair or replacement may be covered. If your fence is damaged from a storm, you may be protected up to the coverage limit – as long as your policy doesn't exclude wind coverage (e.g., tornados, hurricanes, etc.).

In an instance such as vandalism, you should contact the police and obtain a copy of the police report to give your insurance company.

Does homeowners insurance cover a blown-down fence?

Yes, homeowners insurance may cover fences blown down by wind and other wind-related fence damage, as long as your policy doesn't exclude wind coverage. Just as with fence damage from a storm, the fence needs to have been maintained well before the wind event.

A note on fence damage caused by a car

When a car crashes into your fence, you have multiple options. Most likely, you'll hold the driver accountable and file a claim against their car insurance policy. All states but New Hampshire require drivers to have a specific amount of property damage liability coverage, so the at-fault driver's insurance may cover the damage. Alternatively, you could file a claim with your homeowners policy, but you'd need to meet your deductible before coverage kicks in.

What would happen if a neighbor's tree fell on my fence?

In this instance, your insurance company may cover the damage and could hold your neighbor accountable. Keep in mind that some states consider a tree on the boundary line between properties to be the equal responsibility of both parties, so you and your neighbor may both be on the hook for the cost. Learn more about how home insurance

covers damage from fallen trees.

When is fence damage not covered by homeowners insurance?

If your fence is damaged by a flood or earthquake, it won't be covered under your homeowners insurance policy. Rather, you can purchase a separate flood insurance or earthquake insurance policy.

How do I file a fence damage insurance claim?

If the fence damage was caused by a tree, storm, or other event covered by your homeowners insurance policy, be sure to take the appropriate steps before filing a claim:

How do I maintain my insurance after divorce?

Divorce can take a toll on your stress levels, particularly if you're in the middle of getting all your shared accounts in order. We're here to help you understand your options and obligations regarding any shared insurance policies. Let's look at how divorce can affect the different types of insurance, and the steps you and your ex can take to maintain coverage.

Divorce and car insurance

Most insurers require married couples to share car insurance policies if all cars are kept at the same residence. So does being divorced affect your car insurance? That usually depends on where your cars are kept overnight, which likely aligns with your living arrangements:

- ☐ **Living together:** If your cars will continue to be kept at the same residence, you and your ex can stay on the same policy, just as if you were roommates sharing car insurance; or you can choose to get separate policies once you're legally separated or divorced. Staying on the same car insurance makes it easier to share cars and access potential discounts.
- ☐ **Living separately:** If your cars will be parked at different residences, regardless of if or when you get divorced, you need to separate the cars onto different auto insurance policies according to where they're parked.

How much does RV rental insurance cost?

Because the expenses are often included as part of the rental, RV rental insurance costs can be difficult to assess. Prices vary based on the vehicle's size, model, and coverage limits you choose. In general, towable trailers and campervan rental insurance costs less than RV rental insurance for standalone vehicles. Be sure to factor in the RV rental insurance cost when budgeting for your next road trip.

How to get RV insurance

Home from vacation and ready to buy an RV of your own? Customize your coverage and you can rent your RV out on an approved platform.

Your insurer may also have rules about which diagnoses can activate coverage under an LTC rider. Examples of conditions that require long-term care include:

- ☐ Parkinson's disease
- ☐ Stroke
- ☐ Cancer
- ☐ Rheumatoid arthritis
- ☐ Alzheimer's disease

How do I receive payouts from a long-term care rider?

There are two types of payouts you might receive: indemnity and reimbursement. If your policy provides indemnity payments, you get a set amount each month to use however you want. If you have a reimbursement plan, you submit receipts for your monthly bills, and the insurance company reimburses you for covered expenses.

LTC rider waiting periods and requirements

A waiting period determines when you can start using your benefit for qualifying long-term care costs. If your LTC rider has a waiting period based on calendar days, each day from the time you're diagnosed counts toward satisfying the policy's requirement. If the waiting period is based on days of service, only the days you receive LTC services count toward meeting the requirement.

Every company has different rules about how their life insurance riders work, so make sure you understand the full details of your policy. It's possible that for a LTC rider to kick in and the waiting period to begin, two things might need to happen:

How can I protect lost personal items with an insurance rider?

Scheduling an item, also known as adding an insurance rider to your homeowners, condo or renters insurance policy, may help safeguard against personal property likely to be lost such as jewelry, cameras, and watches. Scheduling personal property is optional and will increase the cost of your policy, but it's a way to insure specific items against the risk of accidental loss.

Many insurance companies require a professional appraisal of items before you can purchase scheduled coverage, and these items may have to meet a certain cost threshold. Keep in mind, not all personal items qualify for added protection with an insurance rider, including lost phones, eyeglasses, and certain high-value electronics.

Are lost items covered if I'm away from home?

Home, renters, and condo insurance policies generally won't cover items lost "off-premises" unless the lost belongings were explicitly added as a rider to your policy. You may still be covered for property stolen if it occurs away from home. If you take a trip and your luggage is stolen while in transit, your personal property coverage may pay to replace your luggage up to your policy's limits, minus your deductible. Note that personal property coverage for items in storage facilities or other residences is typically capped at 10% of your personal property coverage limit. Travel insurance, depending on your plan, may cover lost luggage up to certain limits.

Add a rider to protect certain items against accidental loss

Current Progressive customers

Call us at 1-866-749-743 to make changes to your existing homeowners, condo, or renters policy.

New Progressive customers

Get an online quote for home insurance, condo insurance, or renters insurance or call us at 1-866-749-743 and we can help you schedule your valuable belongings.

When should I consider term life insurance?

Term life is a good way to ensure your family will have enough money to cover large expenses, such as a mortgage or a child's tuition, if you were to die unexpectedly. For example, you could take out a 20-year term life policy while your kids are young, giving your family financial security until the kids grow up and move out of the house.

Does auto insurance cover rock chips?

A rock chip happens when a small rock or object nicks your windshield and causes a small chip in the glass. Your comprehensive coverage should cover this type of damage. Since rock chips can spread into larger cracks, it's best to get them fixed as soon as possible to avoid further damage to your glass or windshield.

Should I use insurance to replace my windshield?

In general, it's worth filing a claim for glass or windshield damage if the repair cost is higher than your car insurance deductible. For example, if your windshield replacement costs \$400 and your deductible is \$250, you'll only pay \$250, and your insurer will pick up the remaining \$150.

Does filing a windshield claim affect my insurance premium?

This varies between car insurance companies. Talk to your insurer for more details.

What should I do if my insurance doesn't cover glass damage?

If your car insurance doesn't cover windshield replacement or glass damage, you should still get the repairs done. Many states have laws against driving with a cracked windshield. Plus, you're putting yourself and your passengers at greater risk. Not only is it harder to see out of a cracked windshield, but it's also more likely to shatter if something else hits it.

Can I pass a state inspection with a cracked windshield?

If your state requires vehicle safety inspections (most do not), you could pass if your windshield has only minor damage. However, inspection requirements vary significantly

between states, and they can be very specific. For example, Virginia rejects any vehicles with a pit, chip, or star crack larger than 1.5 inches in diameter or length that's 3 inches above the bottom of the windshield. Vehicles can also fail inspection if there's any crack that weakens the windshield to the point that one piece can be moved in relation to the other.

Even if your vehicle passes inspection with a damaged windshield, you should still get it fixed. Windshields are an essential safety feature, and even the most minor damage can become a major hazard if left unrepaired.

Do you need insurance on a broken-down car?

You may not want the added expense of insuring a vehicle that isn't in running condition, but the same principles apply to a broken-down car as they do to a working car in storage without coverage. If you don't want to pay for comprehensive coverage, there are several options you can consider.

Suspend your coverage

Your insurer may allow you to temporarily suspend car insurance coverage for a certain period. Your policy isn't canceled; however, if your car gets stolen or damaged during the suspension period, you'll have to pay for any damage to your vehicle. Note that Progressive doesn't offer this option.

Cancel your registration

If you're going this route, be sure to cancel the vehicle registration before the insurance coverage to avoid creating a gap in car insurance coverage. You may also be required to turn in your plates and store the vehicle in a locked facility.

Cancel your coverage

You may pay a higher rate for car insurance when you obtain coverage in the future. Before considering these options, think about how long the vehicle will be out of commission. If you plan to repair the vehicle and have it back on the road soon, then it may be better to keep the coverage you already have on it.

What is delamination?

RV lamination is the outer covering that helps protect against weathering and damage. Delamination typically begins as small cracks in the RV's lamination. These cracks spread outward, resulting in the outer layer of fiberglass or gel coat separating from the substrate inner layer of lauan or plywood and Styrofoam underneath. It's a common issue faced by owners of aging RVs that have damage or bad seals, and generally won't be covered by RV insurance.

What causes RV delamination?

Here are some common reasons delamination occurs:

- ☐ Water: If moisture gets into the space between the outer layer and the substrate, it breaks down the bonds that hold the layers together.
- ☐ Normal wear and tear: The flexing of the RV structure can cause small stress cracks to appear in the body. If repaired quickly, these cracks don't typically pose a problem. However, if moisture penetrates the cracks, the integrity of the RV's structure can be severely compromised.
- ☐ Neglect: Just as you would regularly check the oil levels or tire pressure on your vehicle, you need to check the integrity of the RV's structure from time to time.

How can you prevent RV delamination?

There are steps you can take to prevent delamination from occurring, such as:

The largest type of RV, the class A motorhome, typically costs more for RV insurance than the smaller class C motorhome and class B camper van.

Usage

If your RV is your permanent residence (you live in it six or more months out of the year), you may need to purchase additional coverages that protect you the same way a homeowners insurance policy would, including personal liability, medical payments, and loss assessment coverage.

If you use your RV recreationally, you may need to tell your insurer approximately how many days you use your motorhome or travel trailer per year. With some insurers, the more you use your RV, the higher your policy's premium.

Location

As with auto insurance, RV insurance rates depend on your state, region, and ZIP code. Highly populated areas mean more risk for motor vehicle accidents, which increases your RV insurance cost. Regions prone to catastrophic weather and motor vehicle theft may also be more expensive for RV insurance.

Coverage selection

If you're financing your RV, lenders usually require comprehensive and collision coverage to protect your motorhome or travel trailer, which raises your policy's price. You can eliminate physical damage coverages on your motorhome to lower your rate, assuming your motorhome is paid in full. Note that all travel trailer policies must include comprehensive and collision coverages, even if you're aren't financing your trailer. Adding extra coverages like roadside assistance, vacation liability, and total loss replacement can be worthwhile, but will also up the cost of your policy.

Driving experience

Handling a motorhome or towing a travel trailer is a much different experience than driving a standard automobile. Veteran RV operators generally pay less for RV insurance than inexperienced drivers.

Driving record

Most RV insurance companies check your driving record and price your RV policy accordingly. A clean motor vehicle report can help you earn a more competitive rate and, depending on the insurer, discount opportunities.

Claims history

While RV insurance is designed to be utilized in case your motorhome or travel trailer is damaged or you're at fault in an accident, too many claims could indicate to your insurer that you're a risk on the road. Drivers with a history of motor vehicle insurance claims will typically pay more for RV insurance.

How can I get the cheapest RV insurance?

If your motorhome is paid in full, and you don't mind paying out of pocket if your RV is damaged, choosing a liability-only policy can be an effective cost-cutting measure. If you're insuring a travel trailer or require physical damage coverages for your motorhome, consider increasing your comprehensive and collisions deductibles in order to decrease the cost of your policy.

To help you save even more on RV insurance, Progressive offers tons of discounts such as:

- ☐ Multi-policy: Save when you combine RV insurance with a Progressive home, auto, renters, motorcycle, or boat policy.
- ☐ Responsible driver: No accidents or violations in the past three years? We'll add a discount to your policy.
- ☐ Original owner: If you're the original owner of your motorhome or travel trailer, we'll apply a discount if you carry comprehensive and collision coverage on your policy.
- ☐ Claim-free renewal: No at-fault claims results in another discount at the time of your policy renewal.

[See more RV insurance discounts.](#)

How to get customized RV coverage

How does a vanishing deductible work?

Your car insurance deductible is the amount you pay when you file a claim before your insurance coverage kicks in. When you select a disappearing deductible option, your insurer will typically reduce your deductible for each policy period that you don't have an accident or violation. This decrease can either be a percentage or a set dollar amount. Every time you renew your policy without having an accident or a violation, your deductible decreases until you get to \$0.

Avoid paying your auto deductible with Progressive's Deductible Savings Bank coverage*

If you purchase our Deductible Savings Bank Coverage, we'll subtract \$50 from your auto policy's comprehensive or collision deductible for each six-month auto policy period

(\$100 if you have an annual policy) that you go without an accident or violation.

If you insure your RV, boat, or motorcycle with us and purchase Disappearing Deductibles,* we'll subtract 25% from your policy's comprehensive or collision deductible for each annual policy in which you're accident or violation-free.

Is a vanishing deductible worth it?

If you don't drive regularly and rarely get into accidents or file claims, it may not be worth paying for vanishing deductible coverage. But, if you have a tendency towards auto accidents and consistently file auto insurance claims, a vanishing deductible program can save you money:

How to get collision coverage

New Progressive customers

Call 1-866-749-743 or get an auto insurance quote online and see how affordable collision coverage can be with Progressive.

Current Progressive customers

You can easily add collision coverage to your vehicle by logging in to your policy or calling us at 1-866-749-743.

Collision vs. comprehensive comparison

If you're a current or new Progressive customer, we may help cover your bicycle:

Current Progressive customers

Call us at 1-866-749-743 and check if your home, renters, or condo policy can cover your bicycle.

New Progressive customers

Quote homeowners insurance, renters insurance, or condo insurance online or call us at 1-866-749-743.

Why is a home inventory beneficial?

A home inventory can ensure that you have enough personal property coverage, which is included on any home insurance, renters insurance, or condo insurance policy. For example, if the items on your home inventory list total \$150,000, then you know the personal property coverage limit on your insurance policy needs to be at least that much.

A home inventory may also save time and stress when filing a claim. If your personal property is damaged or destroyed in a fire, robbery, or any other covered claim, a detailed list of what you lost will be an integral resource for you and your insurance adjuster.

If you're eligible for a tax break following a catastrophe, a home inventory list also makes it easier to itemize your losses for income tax purposes.

How does renters insurance cover pet liability?

If you share a rental home with your dog, cat or other pet, renters insurance policy may help protect you from the liability you assume as its legal owner. Most renters insurance companies include coverage for your pets as part of your policy's liability coverage. Be sure to check your policy and see if that is the case. Personal liability coverage is typically divided into the following components:

Is the first year of homeowners insurance included in closing costs?

In some cases, your lender may include your first homeowners insurance payment in your closing costs. Whether the payment is for a full year's worth of insurance or not varies. Additionally, who pays for it can vary based on the agreement between buyer and seller. For example, some buyers will ask the seller to cover their homeowners insurance payment at closing.

Is homeowners insurance paid monthly or yearly?

If you pay for your homeowners insurance directly, and not through an escrow account, then you can choose whether to pay monthly, quarterly, semiannually, or yearly. If your lender requires you to have an escrow account, your insurance payment is generally made yearly.

Is homeowners insurance paid in advance?

It depends. You may need to pay your homeowners insurance in advance if it's included in your closing costs. With this method, your escrow account is pre-funded once your mortgage is finalized. Some lenders may require you to pay for insurance in advance even if you don't use an escrow account.

Do I need to switch home insurance companies if I refinance?

Generally, you can keep your current homeowners insurance when refinancing your mortgage. However, your new lender may have different coverage requirements than your previous one, which means you might need to add more coverage to your current policy. While you're looking for a new mortgage, it can't hurt to see if switching your homeowners insurance could save you money, too – especially if your coverage requirements change. Learn more about how to get the cheapest home insurance.

Roof requirements for homeowners insurance

Homeowners insurance providers may closely inspect your roof's condition before offering or continuing home insurance coverages. Roof insurability depends on various factors, such as:

- ☐ **Age:** The age of your roof and insurance coverage go hand in hand. A newer roof may mean a lower rate. A roof that's 20 years old or more may be ineligible for coverage or only be covered for its actual cash value.
- ☐ **Condition:** Insurance companies are looking for roofs that are in good condition with no visible signs of wear or tear.
- ☐ **Material:** A slate roof is considered more stable and may earn you a lower rate. A wooden roof isn't fire-resistant and poses a risk, resulting in a higher rate or may make you ineligible for a policy.
- ☐ **Shape:** Gable roofs and hip roofs are the two most common roof types. Their different designs affect their susceptibility to damage, and therefore impact the cost to insure them. Hip

roofs tend to perform better during windstorms and discounts may be available in coastal areas.

You can select your roof material and shape during the quote process—making it easy to see how your roof type affects your insurance price. Some roofs may not be eligible for a policy based on the age and material. If it qualifies you would then be able to purchase a policy. Once you have a policy the insurance company will often inspect the property to ensure the age and condition of the roof actually qualifies.

How do roof type and materials impact cost?

Insurers often factor the type of roof and type of material into their rebuild costs. Roofs made of slate, tile, concrete shingles, or metal offer the best protection, but they're also the most expensive to replace.

Here's how different roof material types rank for insurance costs in most states (from lowest to highest):

Learn more by using our home insurance calculator to quickly calculate coverage limits for a homeowners insurance policy.

How much does personal liability coverage cost?

Personal liability coverage may be the least expensive part of a home insurance policy. In general, you can increase your limit without drastically raising your monthly premium. Learn more about what goes into the cost of homeowners insurance.

How to get personal liability coverage

New Progressive customers

Quote homeowners insurance, renters insurance or condo insurance online or call 1-866-749-7436 to get customized coverage for personal liability.

Current Progressive customers

Log in to your policy or call 1-866-749-7436 to adjust your coverage limits.

The impact of Medicaid and life insurance on beneficiaries

Can Medicaid take your life insurance payout from your beneficiaries? In most cases, as long as your life insurance policy's designated beneficiaries are alive and able to file a claim for your death benefit, Medicaid won't have access to your life insurance payout when you pass away.

However, there are some situations where Medicaid can seek a form of repayment via your death benefit through the Medicaid Estate Recovery Program (MERP). The rules differ from state to state, but usually the state can only seek retribution through your policy's death benefit if:

- ☐ You received long-term medical care, such as a nursing home or assisted living
- ☐ Your spouse is deceased
- ☐ You have no children or dependents under age 21 or any children with qualifying physical or mental disabilities
- ☐ Your life insurance death benefit was paid out not to a beneficiary but to your estate

Remember to update your policy's beneficiaries over time as deaths and births occur, and make sure your current beneficiaries know to file a claim with your life insurer when you pass away.

Does home, condo, and renters insurance cover bike theft?

A stolen bicycle is typically covered for its actual cash value, minus your deductible, under personal property coverage through your homeowners insurance, condo insurance, or renters insurance policy. Some insurers may have a sub-limit – for example, \$1,500 – for bicycles. If your bicycle is worth more than \$1,500, adding an insurance rider to your renters or homeowners policy may help ensure you have adequate coverage.

If the actual cash value of your bicycle is less than your deductible, your insurer may not pay for the loss. More than two million bikes are stolen each year in North America, so check with your insurer to see how your bicycle is covered.

Does car insurance cover bike theft?

No, a car insurance policy doesn't include coverage for bike theft. You may file a claim for a stolen bike through your renters, condo, or homeowners insurance policy.

What do I do if my bike is stolen?

Why are older homes more expensive to insure than newer homes?

Some insurers consider homes built more than 40 years ago as older properties. Home insurance for older properties tends to be more expensive because:

- ☐ Structures and systems that have seen decades (or even centuries) of wear and tear are more likely to cause problems.
- ☐ The cost of rebuilding an older home can also be higher than its market value, especially if the materials used are no longer available or aren't up to code.

What factors affect the price of insuring older homes

Many components impact your home insurance cost for an older home, including these prominent factors:

- ☐ Age of the home: Buying homeowners insurance for a 100-year-old house is very different from buying insurance for a house less than 40 years old. Homeowners insurance rates are likely higher for older homes or for homes in need of repair.
- ☐ Building materials: If your home was built using rare or handmade materials, the cost of replacing it might rise considerably. These types of homes often require additional review by your insurer to ensure your property is eligible for coverage and that the correct protection is afforded.
- ☐ Roofing: As you might expect, an older roof is less likely to withstand damage and may raise your insurance premiums. With an older home, the materials used to construct the roof can also cause concern, as the materials used years ago were heavier and less durable than those used today. Depending on the age and roof material, your property may not be eligible for coverage and a full roof replacement by a qualified professional may be required.
- ☐ Electrical wiring: Electrical codes are much more stringent now than they were just a few decades ago. If your home still has its original wiring, there may be a higher risk of fire or other issues. Depending on the age and type of electrical system, your property may not be eligible for coverage. Older electrical systems may need to be professionally decommissioned and a new system installed.
- ☐ Plumbing systems: Outdated plumbing systems are often built with materials that are more susceptible to leaks, blockages, and burst pipes.

Updates to your older home, such as a new roof, can better safeguard your property against damage from perils and potentially lower your home insurance rate.

What is an HO-8 homeowners policy?

You can sometimes supplement a standard homeowners policy with special coverage considerations for your home's age. However, homeowners who are unable to secure a standard homeowners policy often turn to HO-8 insurance coverage for older homes. HO-8 policies cover fewer perils and include lower dwelling coverage limits but may cost less. Insurers may require you to purchase an HO-8 policy if they determine that it would cost more to rebuild your home than it is currently worth.

How to get home insurance for an older home

Do I have to add my dog to my homeowners insurance policy?

If you're asked about household pets on a home insurance application, you should always be truthful. Even if the questionnaire you fill out doesn't explicitly ask, it's still your responsibility to let your insurer know if there are any animals in the house. Note that some insurers exclude exotic, saddle, and farm animals without adding an endorsement to your policy. Your insurer may be able to suggest specific coverage that can better protect your assets if you're liable for injuries or damages due to your pet.

How does home insurance cover pet liability?

When you own a pet, you're legally liable for any injuries or damages caused by the animal. Homeowners insurance won't cover property damage or injury to occupants of your home caused by a pet, but generally covers claims that other parties make as a result of your pet's actions—regardless of whether the incident happened at your home or elsewhere. Coverage typically applies even if the pet is not in your care at the time of the incident, such as a friend pet sitting while you're on vacation.

Pets may be covered under the liability limits of the owner's home insurance policy, typically between \$100,000 and \$500,000. Some pet owners choose to supplement their coverage with an additional umbrella policy.

How does buying a car online work?

1. Determine your budget & gather paperwork

Just like purchasing a car in-person at a dealership, buying a car online means figuring out your budget and getting some paperwork together. Unless you're paying in cash, you'll need to determine what your budget allows for your monthly car loan payments, know your credit score beforehand, and get pre-approved for the loan. If you're trading in your current car, you'll also need to gather all relevant records and titles. You can also start quoting auto insurance if you don't already have a policy.

If you plan to finance your purchase, you should also figure out how much you want to spend on your down payment. Our car affordability calculator can help you estimate a down payment that works with your budget.

2. Shop around for the best price

Once you have your paperwork and an estimate of your desired budget, it's time to do some research. One benefit to shopping online is you're not limited to the models that a dealership might have on the lot on any given day. If you have a particular make and model in mind, you can choose a dealer – including those outside your immediate area – based on who's offering the best price. Cost-wise, bear in mind that while it is possible to purchase a vehicle out-of-state, sales tax will be applied based on the state in which you register the vehicle.

If you plan to finance your new car, you can also use this time to get pre-approved for an auto loan with your bank or other providers to compare interest rates.

3. Contact dealerships & check online retailers

If you're shopping local dealerships, you'll likely have to reach out to a salesperson, either by phone or email. If you're comfortable with it, you can use this time to negotiate, letting the salesperson know you're currently shopping around for the best price. You may also ask what interest rates they're offering to see how they stack up against your other loan offers. If you'd prefer to handle all aspects of the transaction online, be sure to check with the representative to confirm they offer that service; some require an in-person signature, such as for the bill of sale.

If you're browsing an online-only retailer like Carvana or Vroom, you typically won't be able to negotiate the price of the car. However, the buying experience itself may be faster than a traditional dealership. Online retailers may also offer financing options, so it may be

worth comparing their interest rate versus any other loan estimates you've received.

As with any vehicle purchase, you should ensure the seller is legitimate. Using an established online car dealer, whether it's Carvana or a reputable local dealership, is a good way to avoid scams. Other useful tips include:

4. Take a test drive

If you're open to at least a partially in-person experience, then you can schedule test drives with local dealerships for any cars you have in mind. Select dealerships have curbside deliveries for both purchases and test drives. If you're buying a used car online, now is also a good time to ask for the VIN (Vehicle Identification Number) to get a detailed picture of its history, including previous damage, accidents, and even theft.

Many online-only retailers offer a couple of days or more to test drive your vehicle after purchasing it. If you decide to return it during that test drive window, you may receive a full refund.

5. Buy your new ride

Depending on the dealership, you may be able to buy your car entirely online. If that's the case, you'll e-sign the necessary paperwork and either pick up the car or schedule delivery to your home. With an online-only retailer, you'll e-sign as well and schedule a delivery date (though some may also offer local pickup options). Make sure you choose a delivery date/window where you'll be home, as someone typically needs to sign for the delivery. Note that there may be an additional fee if you choose home delivery, depending on the dealership or retailer.

What to expect after buying a car online

Delivery may take time: If you're buying from a local dealership or an online retailer with local inventory, then you might be able to schedule delivery within a few days or the same week. If your car is coming from outside your city or state, then it could take a week or longer to receive your vehicle. The dealer should confirm the exact delivery date with you.

Consider getting an inspection: When buying a used vehicle, it's a good idea to have a mechanic inspect the car for issues before finalizing the purchase. You can schedule an inspection during your test drive period, after your car is delivered. If the vehicle doesn't

include a test drive period, then you should arrange a time with the seller to take it to your mechanic before making the purchase.

Register your car (if needed): If the dealer didn't register your vehicle for you, then you'll need to take the title, bill of sale, proof of insurance, and other documents to your local DMV to get it registered. Learn more about what you need to register a car.

Take a test drive & update your policy: If your car comes with a test drive period, drive it the way you will normally use it to ensure it meets all of your needs. If you aren't satisfied, you should be able to return the car for a full refund. But if you decide to keep it, the last thing you'll need to do is add it to your insurance policy.

Do I need auto insurance when I buy a car online?

In most states, when you're buying a new car, you'll need to have car insurance before you drive off the lot. When buying a car online, check your current auto insurance policy if you have one; it will likely grant you a seven- to 30-day grace period covering your new car to the same extent of coverage you had on your previous car. You need to notify your insurance company and add your new vehicle to your policy during that window. If you don't currently have a policy, nearly every state requires you obtain one before you purchase a car.

[Learn about how insurance works for new cars.](#)

What's the difference between buying a new vs. used car online?

The online buying process for new and used vehicles is mostly the same. However, if you're buying a used car online, you should make sure to look up the vehicle's VIN to verify its history, just as you would when buying a car in person. If you're weighing whether to buy a new or used vehicle, you should consider that a used vehicle may be lower in price and cost less to insure for physical damage. On the other hand, new vehicles typically have more safety features and may also have better financing options.

How to get car insurance

What are Pennsylvania's auto insurance requirements?

Pennsylvania auto insurance laws and regulations require all drivers to have car insurance. Drivers in the Keystone State must have auto liability coverage limits of at least:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$5,000 in property damage per accident

To protect your assets, you can always choose higher liability limits than what's required for car insurance in Pennsylvania. Set your limits high enough to cover your total net worth in case you're liable in a covered accident.

PA uninsured motorist coverage and first-party benefits

Drivers in Pennsylvania are required to carry first-party benefits (FPB) and should also consider *uninsured/underinsured bodily injury coverage (UM/UIM BI)* with the following minimum limits:

- ☐ FPB: \$5,000
- ☐ UM/UIM BI: \$15,000 per person, \$30,000 per accident. (Note: this coverage can be rejected)

FPB covers a range of medical expenses for you and your passengers regardless of fault, including medical, dental, hospitalization, and nursing services. UM/UIM BI covers medical expenses for you and your passengers if you are hit by a driver with not enough coverage or no insurance at all.

How does a critical or chronic illness rider work?

How can I deduct homeowners insurance premiums?

You may be able to claim a deduction for homeowners insurance premiums if it's a business expense.

- ☐ If you work from home, your tax professional may determine that a certain percentage of your homeowners insurance premiums may be claimed as a business expense, based on the percentage of space in your home that's used for business purposes. Note, this deduction is only allowable if you are self-employed and is generally not allowable for employees.

☐ If you're insuring a rental property, your tax professional may determine that the home insurance premiums are tax-deductible as a business expense necessary to protect the value of the rental property.

What are Oregon's auto insurance requirements?

Oregon state minimum insurance limits require all drivers to have car insurance. For liability coverage, you need limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

The Beaver State also mandates personal injury protection (PIP) and uninsured/underinsured bodily injury coverage (UM/UIM BI) with the following minimum limits:

- ☐ PIP: \$15,000
- ☐ UM/UIM BI: \$25,000 per person, \$50,000 per accident

Personal injury protection takes care of your medical costs, plus lost wages and death benefits, and you can receive a payout even if you're at fault. UM/UIM BI also covers medical expenses for you and your passengers if a driver with insufficient coverage (or no insurance at all) runs into you.

These are just the minimum coverages and limits you need in Oregon. Consider increasing your limits or adding more coverages to give yourself more protection.

Find out if comprehensive and collision coverage are right for you

Most lenders will require comprehensive coverage and collision coverage if you lease or finance your car. But even if you aren't required to carry them, these coverages are good to have in case your car is ever damaged or stolen. If you ever file a claim, all you'd need to pay is your deductible, rather than the repair bill.

See all available auto insurance coverages from Progressive.

What are the minimum California auto insurance requirements?

California car insurance laws require all drivers to have coverage. While the state has minimum requirements, sometimes extra insurance makes sense. The minimum amount of

liability insurance in California is as follows:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$5,000 in property damage per accident

You can always increase your auto liability limits to fully protect your assets. Consider setting your limits high enough to cover your total net worth.

Uninsured motorist coverage in California

Uninsured motorist (UM) and underinsured motorist (UIM) bodily injury coverage covers medical expenses for you and your passengers if you are hit by a driver with too little or no insurance. California also recommends *uninsured/underinsured bodily injury coverage* (UM/UIM BI) with the following minimum limits:

- ☐ UM/UIM BI: \$15,000 per person, \$30,000 per accident

Note: This coverage can be rejected.

Adding comprehensive and collision coverage protects your vehicle

If you're leasing or financing a vehicle, most lenders in California will require you to carry comprehensive and collision coverages. Comprehensive coverage helps pay for damages to your car that are out of your control, such as theft, fire, or deer strikes. Collision coverage helps cover damages if your car is in an accident with another car or stationary object, like a tree. It's generally worth considering these coverages if you're not sure you could afford to repair or replace your vehicle yourself if it were damaged or stolen.

California medical payments coverage

Medical payments cover the cost of injuries to you or your passengers after a covered accident. Learn more about medical payments coverage.

How much is car insurance in California?

In 2020-2021, the average cost of a California liability-only auto policy (single driver/single car) with Progressive was \$68 per month. Keep in mind that your rate varies based on many factors, including your ZIP code, driving history, coverage selection, and the number of vehicles on your policy.

Can I get cheaper car insurance in California through discounts?

Progressive offers several auto insurance discounts to California drivers, including:

- ☐ Multi-car
- ☐ Multi-policy
- ☐ Vehicle recovery device
- ☐ Good driver
- ☐ Driver improvement course
- ☐ Occasional operator
- ☐ Occupation based group program

Interesting facts about California car insurance

Why should a renter purchase flood insurance?

Renters insurance generally doesn't cover the repair or replacement of your personal property due to a flood. Replacing all your belongings if they were destroyed from flooding would likely be quite costly. If your rental apartment or home is near a body of water or in an area prone to storms, flood insurance may help pay for various personal items lost to flooding, such as clothing, digital equipment, mobile phones, furniture, and home décor, in accordance with your policy's limits.

What do pet plans cover?

Before choosing a pet insurer and plan, make sure you know exactly how your dog or cat is covered. Insurers will have different coverages, but they typically fall into these categories and always exclude pre-existing conditions:

- ☐ Accidents such as cuts, lacerations, broken legs, ingestions, and swallowed objects
- ☐ Illnesses such as arthritis, allergies, skin and ear infections, diabetes, and cancer
- ☐ Hereditary and congenital conditions like hip and elbow dysplasia, glaucoma, epilepsy, luxating patella, and cherry eye
- ☐ Routine care for preventative procedures such as annual exams, vaccinations, bloodwork, and dental cleanings – for an extra cost

Learn more about what pet insurance covers.

Coverage choices

Progressive Pet Insurance by Pets Best offers three coverage choices:

- ☐ Accident Only: Designed for limited budgets (\$6 – \$10 per month);† covers incidents like broken legs, snake bites, accidental swallowing, and more; does not cover illnesses.
- ☐ BestBenefit Accident and Illness: Comprehensive plan covering accidents and illnesses.
- ☐ Routine Care: Two levels of preventive coverage available as an optional add-on to the BestBenefit plan; not always offered by other insurers; covers extras such as dental cleaning, blood work, and wellness exams.

The accident-only and routine care plans have fixed prices for all dogs and cats, while the BestBenefit plan can be customized to your pet's budget. For BestBenefit plans, you'll choose a deductible between \$50 and \$1,000 and a reimbursement percentage, between 70% and 90% of your eligible vet bills. Your premium will be set accordingly.

Learn more about the available dog insurance and cat insurance plans. You can also learn about dog-friendly homeowners insurance policies and options for pet-friendly renters insurance.

What do pet health plans not cover?

Pet insurers will not offer coverage for pre-existing conditions. A pre-existing condition is a health condition that showed signs or symptoms prior to coverage. They also don't cover non-vet related costs.

Does homeowners insurance place restrictions on dog breeds?

Since dog bite statistics show that certain breeds are more prone to biting than others, there are specific dog breeds homeowners insurance won't cover. These vary by insurer, but often include the following breeds:

- ☐ Pit bulls
- ☐ Rottweilers
- ☐ German shepherds
- ☐ Mixed-breed dogs
- ☐ American bulldogs

If you own a dog that's on an insurance company's aggressive breed list, the insurer will likely include a clause in the policy that excludes your pet from coverage.

How much does a dog add to your home insurance premium?

Having a dog can increase your cost for homeowners insurance. Pet ownership is one element that insurers use to determine risk. The exact cost of adding a dog to your homeowners insurance will depend on the breed and where you live, among other factors.

If you need to file a claim related to your pet, especially following a dog bite, your homeowners insurance rate could increase – or even result in your policy being cancelled or nonrenewed.

How common are dog bite claims?

Dog bites are the most common homeowners insurance claim relating to pets. According to the Insurance Information Institute, more than 17,000 dog bite claims are filed each year. Home insurance companies have put certain exclusions into place with regard to dog bite incidents—depending on the insurer, certain dog breeds with higher bite rates may be restricted from home insurance coverage entirely.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Michigan?

Your cost for Michigan homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Michigan?

If you own a rental property in Michigan, get the right type of insurance policy to protect it. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Michigan

Get a homeowners insurance quote in Michigan

How you're covered

Nebraska doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Common claims in Nebraska

Most of the Cornhusker State lies inside the approximate boundaries of Tornado Alley, so tornado damage can be a real threat to Nebraska homes. Thunderstorms, and all the hazards they bring with them, can also be problematic. Your home insurance policy may cover damage to your home's structure and belongings caused by these events, up to

your policy's limits.

Learn more about how home insurance may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Nebraska?

Your cost for Nebraska homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Nebraska?

Make sure the Nebraska rental property you own is protected with the right type of insurance. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Nebraska

Get a homeowners insurance quote for your Nebraska home

What does Arizona renters insurance cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Arizona, including your location and coverage limits. Learn more about renters insurance cost factors.

Get an Arizona renters insurance quote

Do you need renters insurance in Arizona?

There are no laws mandating Arizona renters insurance, but it's sometimes required by landlords or apartment buildings as a condition for moving in. Even if your new home doesn't require renters insurance, it's an affordable way to protect your belongings, yourself, and your family.

Arizona renters insurance coverages

Check out the four standard coverages on nearly all Arizona renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Arizona is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: may pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Arizona

There are thousands of vehicles stolen every year in Arizona. If your vehicle is ever stolen, your Arizona renters insurance may help pay to replace personal belongings in the vehicle that were taken, up to your policy's limit, minus your deductible.

Discounts on Arizona renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Arizona, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

- ☐ Each time your car is returned, do a thorough inspection for any damage so that you can document and report accordingly to the agency as soon as possible.
- ☐ Consider limiting the mileage and days of availability for your car to reduce the possibility of wear and tear.
- ☐ Install an EZ Pass in your car; that way, you can quickly reference any tolls that your vehicle has been charged for and request reimbursement from the driver through the app or agency.

Can I rent out my car with no insurance?

You'll need individual auto insurance to rent out your car on a peer-to-peer site. Turo, for example, requires owners to meet the state minimum coverage requirements to list the car, and to host, you'll select a protection plan covering third-party liability insurance. Other companies like Getaround will automatically opt you into a single protection plan. These requirements act as proxy car sharing insurance and are waived if you buy commercial insurance instead (which may only be practical if you're renting out multiple cars).

Am I covered by my auto insurance if I'm renting a car from a car-sharing network?

Yes, in most cases, your personal auto insurance extends to cars that you rent. This means that while you do need insurance to share a car, you don't usually need independent car rental insurance. The car insurance deductibles and limits associated with your policy will also apply, so if you have both collision coverage and comprehensive coverage, for example, these extensions are also in effect when you're behind the wheel of a car you've rented from a peer-sharing network.

Additionally, if you don't have auto insurance or would like additional temporary coverage, peer-to-peer companies let you opt into auto insurance for the time that you're renting. These rates generally fluctuate depending on the level of coverage you want and the cost of the car you choose to rent.

How much is homeowners insurance in Nevada?

Your cost for Nevada homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about Nevada homes

Get a homeowners insurance quote in Nevada

Does Idaho require renters insurance?

No, renters insurance isn't a requirement by state law in Idaho. But if you're renting a home or a unit in a building, your landlord or property manager may require you to have a policy before you can move in. Having coverage to protect your possessions may be a viable reason to consider taking out a renters insurance policy, even if it's not required.

Idaho renters insurance coverages

Check out the four standard coverages on nearly all Idaho renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Idaho is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: may pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Idaho

Idahoans can take comfort in knowing their home state is one of the safest in terms of property crime and violence. However, accidents, theft, and natural disasters do happen; your Idaho renters insurance may help protect your personal belongings in the case of

burglary or damage from certain unforeseen circumstances like windstorms.

Discounts on Idaho renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Idaho, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much is renters insurance in Idaho?

You can buy Idaho renters insurance for less than a dollar a day. Many components influence the cost of renters insurance in Idaho, including your location and coverage limits. Learn more about renters insurance cost factors.

Get an Idaho renters insurance quote

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Massachusetts?

Your cost for Massachusetts homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors

affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Massachusetts?

If you own a Massachusetts rental, make sure it's protected with the right type of property insurance. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Massachusetts

Get a homeowners insurance quote in Massachusetts

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How can I get a new car after a total loss?

Before financing a new car after a total loss, check if you owe a balance on your totaled vehicle. While your insurance company may have issued payment to your lender, the amount may not have been enough to cover the full balance, especially if you don't have gap insurance. In those instances, your lender might be able to consolidate what you owe into a new car loan.

Once you've purchased a new car, remember to contact your insurance company with the vehicle information so you're properly covered.

Progressive offers a car shopping service to help with your new vehicle purchase.

Will my insurance company provide a rental car?

At Progressive, if you have rental car reimbursement on your policy, you're covered for the cost of a rental vehicle for up to 30 days. If the at-fault driver's insurance company is handling your claim, ask the claims representative if you're eligible for a rental car.

What happens to the totaled vehicle?

The car's title is transferred to the insurance company handling the claim and they dispose of the salvaged vehicle.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies.

Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Delaware?

Your cost for Delaware homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Delaware?

If you own a rental property in Delaware, make sure it's protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homeownership in Delaware

Does Mississippi require car insurance?

Yes. To meet Mississippi auto insurance requirements, you must carry liability coverage limits of at least:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage liability

Although these are the minimum limits required for Mississippians, you may want to increase your auto liability limits to better protect your assets.

Consider comprehensive and collision coverage

If you lease or finance your car, you may be required to carry comprehensive and collision coverage by your lender. But most drivers can benefit from the peace of mind of knowing their vehicle is covered in the event of an accident, damage, or theft. Learn more about comprehensive and collision coverage.

How you're covered

Delaware doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Keep in mind coverage under your policy is subject to exclusions and conditions within

your policy. It is important to read your policy to understand the coverage provided.

Common claims in Delaware

Delaware may be the second-smallest state, but its weather conditions can be mighty. Among other common issues, high winds and coastal storms can cause roof leaks and even structural damage to your home. Learn how home insurance can cover damage caused by severe weather.

How much is homeowners insurance in Maine?

Your cost for Maine homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Maine?

Make sure the Maine rental property you own is protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Maine

How you're covered

Maine doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Common claims in Maine

With Maine's cold weather comes the possibility of damage from the weight of ice, snow, or sleet, frozen pipes, and even icy driveways that can cause falls. Your home insurance policy may cover damage to your home's structure and belongings caused by these perils along with a slip and fall if you are found to be liable, up to your policy's limits.

Learn more about how home insurance may cover damage caused by severe weather.

How you're covered

Michigan doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Common claims in Michigan

Michigan's Upper and Lower Peninsulas give it two distinct climatic zones, each with its own severe weather risks. The Lower Peninsula is subject to severe thunderstorm activity, while the U.P. experiences intense cold and heavy snowfall, more than 150 inches per year in some areas according to the National Weather Service.

Michigan is also prone to tornadoes, hit by an average of 15 tornadoes each year according to [Michigan.gov](https://www.michigan.gov), mostly concentrated in the southernmost areas of the state.

How does RV insurance cover awning damage?

Awnings are often protected by RV insurance. As with the roof, it's important to understand the cause of the damage to know how to proceed. For example, if your awning degrades over time due to long-term sun exposure, that may be considered wear and tear and would typically not be covered. However, if strong winds strip it off the side of the RV, comprehensive coverage may kick in and help with the repair.

Some providers offer special awning endorsements, and some policies have special conditions, like awning deductibles that differ from the deductible for other claims or only paying on the depreciated value of the awning. Check the details of your policy or consult your insurance agent to understand exactly how your policy covers your RV's awning damage.

How does RV insurance cover roof damage?

When an RV's roof is damaged, it's important to understand the source of the damage and your coverage. Not all damage is covered or is covered the same way. For example, if your RV's roof is damaged in a collision with another driver, your insurance must decide who's at fault. If the other driver caused the accident, their liability coverage (required by law in most states) should pay for the damages to your RV.

Comprehensive coverage pays for non-collision damage that results from forces beyond your control. This coverage may help pay for damage to the RV's roof from a severe weather event or other covered peril. For example, if hail falls on the roof of your RV and damages the vehicle, comprehensive coverage can help pay to repair the damage.

Learn more about how RV insurance works and the common RV insurance coverages.

Does RV insurance cover roof leaks?

It depends. If the roof is damaged from an accident or severe weather and begins to leak, you may be covered if you can prove the leak results from the incident. However, a leak that develops after an accident that didn't cause obvious roof damage may require more proof to get coverage. RV roof leaks are often a result of caulking or sealants naturally degrading over time, and this kind of normal wear and tear is not typically covered by insurance.

However, some providers offer special roof protection, especially on newer RVs, that can cover roof leaks and other repairs, even when they result from wear and tear. These optional coverages may also pay for interior damage that results from the leak or offer other roof-related benefits.

How can I detect a leak in my RV's roof?

Regular inspection and maintenance of the RV's roof can help you find leaks before they become severe or avoid leaks by identifying problem spots before they degrade. For RV roof leak detection, follow these tips:

- ☐ Pay special attention to seams or areas where caulking or sealant has been applied.
- ☐ Check around the RV's roof vents for leaking, as well as attachment points for extra gear, like bike racks or solar panels.
- ☐ If any of the seals show obvious signs of wear or cracking, consider getting them looked at.
- ☐ Check the inside of the RV, especially around joints, vents, or attachment points, for signs of interior water damage, which can indicate a leak.

How to get RV insurance

What's required for getting multiple-car insurance?

A multi-car insurance policy just means you have two or more vehicles on your policy. If you have more than one vehicle that you keep at the same address, you can add them all to your policy. Some insurance companies may state that they must be "garaged" at the same address, but an actual garage isn't required. It just means the cars must be parked at or near the same address.

What are the minimum Virginia auto insurance requirements?

All drivers are required to have car insurance in Virginia. Virginia liability coverage requirements have minimum limits of at least:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

Virginia has minimum limits on liability coverage, but you can always increase this amount to better protect your assets. See more on auto liability insurance.

Uninsured motorist coverage in Virginia

Although car insurance is a requirement in the state, some drivers remain uninsured. In addition to liability coverage, Virginia also mandates uninsured *underinsured bodily injury coverage* (UM/UIM BI) with the following minimum limits:

- ☐ UM/UIM BI: \$30,000 per person, \$60,000 per accident

Protect your vehicle with physical damage coverages

If you're leasing or financing a vehicle, most lenders mandate that you carry collision and other than collision coverage. Also, if your vehicle holds some value, it may be wise to add them. Collision and other than collision can pay to repair or replace your car if it's in an accident, is stolen, or is otherwise damaged as a result of a covered incident.

Comprehensive vs. collision deductible

You can choose different deductible amounts for comprehensive and collision coverage. So, if you want lower out-of-pocket costs for a collision claim, you can choose a lower collision deductible than your comprehensive deductible. However, choosing the same deductible for both coverages makes it easier to expect what you'll pay out of pocket for any physical damage to your vehicle.

Comprehensive vs. collision cost

Comprehensive coverage usually costs less than collision coverage, though costs may vary

based on the insurer, your location, the value of your vehicle, and other factors. You can adjust the cost to some degree by opting for a higher car insurance deductible to lower your premiums or vice-versa. However, it's generally easier to have the same deductible amount for both coverages so you always know roughly how much you'd pay for repairs regardless of the type of damage.

Important note: Coverage limits for both comprehensive and collision coverage are determined by the value of your vehicle, as well as the deductible amounts you select. That's because, in the event your vehicle is totaled, the maximum payout you can expect will be equal to the actual cash value of your vehicle, minus your deductible.

Which coverage is more important for my vehicle?

Comprehensive and collision coverage are both equally important for protecting your vehicle from physical damage. You should ultimately choose the coverage that's right for your budget and needs. Note that some insurers may require you to buy comprehensive and collision coverage together, rather than just buying collision coverage separately.

How to get comprehensive & collision coverage

New Progressive customers

Get a quote for auto insurance, boat insurance, motorcycle insurance, RV insurance, or another type of vehicle and add comprehensive and collision coverage to your quote. You can also call us at 1-866-749-743 and get a quote for whichever policy you need.

Current Progressive customers

Log in to your policy or call us at 1-866-749-743 to add comprehensive and collision to your vehicle.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

☐ Alarm System

- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Idaho?

Your cost for Idaho homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fun facts about homes in Idaho

Who's eligible for flood insurance?

A renter's flood insurance policy can be purchased if you live in one of the more than 23,000 communities that participate in the National Flood Insurance Program (NFIP). Managed by the Federal Emergency Management Agency (FEMA), the NFIP is a program that provides flood insurance in areas that agree to manage their flood risks by implementing regulations designed to reduce the potential for damage to insurable property resulting from a flood. Renters also have the option to buy flood insurance through a private insurer.

What's not covered by flood insurance for renters?

A renter's flood insurance policy won't cover any damage to the property itself – the property owner's insurance policy typically provides that protection. For those living in below-ground units, their belongings may not be protected – or not covered for their full replacement value – because the location puts the unit at a higher risk of flooding. Learn more about what flood insurance covers.

Paper valuables, such as money and stock or bond certificates, are typically not covered by flood insurance. If you're temporarily displaced due to a flood, the costs of a hotel or other temporary housing aren't typically included as part of a flood insurance policy.

How much does flood insurance for renters cost?

The cost for flood insurance for apartment renters and those who rent other types of properties depends on a number of factors, including your renters insurance coverage limits and whether the unit is located in a floodplain or other high-risk area. If you live in an area that floods often, based on its proximity to a body of water or elevation, you can expect to pay more.

Do I need collision insurance?

Collision coverage is considered an optional coverage because it's not required by any state law. If you lease or finance your vehicle, however, your lender may require it to protect their investment.

If you own your vehicle outright and choose not to carry collision coverage, you will have to pay to repair or replace your vehicle out of pocket if you're involved in a single-vehicle accident or found at-fault in an accident. If the other driver is found at-fault, however, their liability coverage will typically pay for the damage.

What does collision insurance cover?

Collision insurance coverage can pay to repair or replace your vehicle after collision-related accidents, such as:

- ☐ Single-vehicle accidents, like hitting a guardrail or a telephone pole
- ☐ Collisions with other vehicles
- ☐ Collisions while your vehicle is parked (including hit-and-runs)

You can typically buy collision coverage for the following vehicles:

- ☐ Cars
- ☐ Motorcycles
- ☐ Boats
- ☐ RVs

What's not covered?

Collision coverage doesn't apply to:

- ☐ Collisions with animals, which is covered under comprehensive coverage

- ☐ Injuries or damage you cause to another driver and their vehicle – your liability coverage applies instead
- ☐ Damage to your vehicle caused by events outside of your control (such as a tree falling on it), which is covered under comprehensive coverage

Is collision insurance worth it?

Consider the following factors when deciding whether collision coverage is worth it for your vehicle:

- ☐ The value of your vehicle: If your vehicle is brand new or still worth a considerable amount, collision may make sense as it can help you pay for expensive repairs or a replacement if it's damaged.
- ☐ Ability to pay out of pocket: If you couldn't afford to pay for repairs or a replacement vehicle out of pocket, collision is worth considering for peace of mind.
- ☐ Whether your vehicle is in storage: If your vehicle won't be driven for a long period of time, such as a boat or RV, it may not be worth carrying collision while it's in storage.

How can I protect my car if I rent it out?

Actual cash value definition

Actual cash value (ACV) is the amount to replace your damaged or stolen property, minus depreciation, at the time of the loss. It doesn't replace what you lost – instead, it reimburses you for the item's current value. To determine an item's ACV, an insurance adjuster will take the cost of replacing your damaged or stolen property and reduce the cost of the property based on depreciation, such as age and wear and tear.

Replacement cost value definition

Replacement cost value (RCV) is what it costs to replace damaged or stolen property without depreciation. If your personal belongings are stolen, damaged or destroyed in a covered loss, and your policy includes coverage for RCV, your insurer will reimburse you for the full cost to replace the items at their current price.

Is auto collision coverage required?

Car insurance collision coverage isn't legally required in any state, but your finance

company may require it to protect their investment if your car is leased or financed. If you've paid off your vehicle and own it outright, you're never required to carry collision coverage on your auto insurance policy.

What's the difference between replacement cost vs. actual cash value?

Replacement cost value in insurance pays you for what it costs to replace your damaged belongings with similar items. Actual cash value pays you for what your current items are worth in their depreciated state. For example, say you bought a couch for \$3,000 five years ago, and now it's worth \$1,500. If it's damaged in a claim, here's what you'll get:

RCV vs. ACV on homeowners insurance

Your home is covered under your dwelling coverage (also called "Coverage A"). The amount of dwelling coverage is usually based on the cost to rebuild your home. Most standard home insurance policies cover your home at RCV. For example, if your home is damaged from a covered event and your policy's dwelling coverage is \$250,000, you may receive up to that amount to rebuild or repair your home.

Your belongings are covered under personal property coverage on your policy. When insuring your belongings (meaning everything you own inside your home and in storage), you may choose between ACV and RCV. Most insurance policies provide coverage on an ACV basis, but for an added cost, you can often purchase replacement cost coverage. For example, if you paid \$5,000 for a new couch 10 years ago, and it got destroyed in a fire, the RCV option would typically pay what it costs to replace your couch, which could be more or less than \$5,000, minus your deductible.

Learn more about homeowners insurance coverages.

Extended replacement cost for home insurance

With some insurers, you'll have the choice to purchase increased dwelling coverage for your homeowners policy. Also known as "increased replacement coverage," extended replacement cost coverage ranges between 25% and 50% in additional coverage. For instance, if your home's dwelling coverage is \$150,000 and you bought an extra 25% in increased replacement cost coverage, you would have up to \$187,500 in dwelling

coverage.

Note that increased replacement cost is intended to cover increases in the price of construction and not upgrades. For example, if a hurricane devastated the town you live in, the demand for materials and labor would often rise – as would the cost of rebuilding or repairing your home.

Some insurers offer guaranteed replacement cost coverage, which pays the full cost of replacing your home/property, even if the cost is more than the limits on your policy. Unlike increased replacement cost, there is no specific limit for the additional coverage. However, insurers typically cap guaranteed replacement cost at 20% above the amount of your home's insured value.

RCV vs. ACV on auto insurance

An option for replacement cost isn't always available for car insurance. RCV policies can be a good but costlier way to guard against auto depreciation for those companies that offer them, as cars may lose around 10% of their value upon purchase.

You probably already know that a new car's value begins to drop as soon as you drive it home for the first time. That means if you total your car, your auto insurer is unlikely to consider the sticker price as the actual cash value of your vehicle. Most auto insurers will look at your car's age and mileage plus wear and tear when assessing how much your car is worth and, ultimately, the payout on your claim. At Progressive, we understand this can be a stressful and sensitive process, so we work with a third party to determine an accurate value.

Trading in a car that's not paid off and has negative equity

If you trade in a car worth less than what you owe on it (typically due to your car's depreciation as well as your loan interest adding up), it will have something called "negative equity." In other words, you'll still owe money on the vehicle even after you sell it. Often, the negative equity may become part of your new car's loan or part of the negotiation on the price of your new car. Otherwise, you'll need to continue paying your old car's loan until it's paid in full.

What happens if you crash into a tree?

A car crashing into a tree can result in minor damage or a completely totaled vehicle depending on the speed of the crash and the angle of impact, among other factors. If your car hits a tree while traveling at a high speed, the car has a higher likelihood of being totaled.

Hitting a tree with your car can also result in injuries to the driver and passengers of the vehicle. While a basic liability policy will cover the medical expenses incurred by someone else in the accident, you'll need additional medical payments coverage to help with any personal medical costs associated with the accident.

If your car crashes into a tree and you damage the tree itself, you may also be responsible for removing and/or replacing the tree and fixing any surrounding damage (ruined grass from tread marks, etc.). In many cases, your property damage liability coverage will pay for these costs, up to your coverage limits.

When does insurance not cover a car crashing into a tree?

Some exclusions may apply to your collision coverage if you hit a tree, including:

- ☐ Intentional damage: If your insurer can prove that you hit a tree on purpose, your claim may be denied. Intentional damage is almost always excluded from insurance coverage.
- ☐ Racing: If you are racing your vehicle and swerve into a tree, your claim will likely be denied.
- ☐ Commercial use: Most standard car insurance policies exclude coverage if you use your vehicle for commercial purposes, such as delivery or rideshare work. For example, if you are delivering pizzas or groceries when you hit a tree, the damage may not be covered.

What should I do if I hit a tree?

If you hit a tree with your car, follow these steps:

- ☐ Check for injuries: Immediately check for injuries and see if anyone in the vehicle is seriously injured. You may need to call an ambulance if someone is seriously wounded.
- ☐ Call the police: Call the police after checking for injuries. If you leave the scene without notifying the police or the owner of the tree, you may be committing a hit-and-run. Wait for the police to arrive and answer any questions about the incident. If you hit a tree on your own property, you may not need to contact the police.

- ☐ Document the scene: Document the accident with photos of damage to your vehicle and the tree. If you decide to file a claim, this information will be necessary to include.
- ☐ Notify the owner: If possible, notify the property owner about the accident and any damage to the tree. If the owner is not around, leave a note with your contact information. If the tree is on public property, the police can likely notify the city about the tree damage.
- ☐ File a claim: Once you get the car back home or to a repair shop, decide whether to file an auto insurance claim with your insurer after assessing the damage. To file a claim, you'll need to provide the location of the accident and photos of the damage to your vehicle and the tree.

How will my car be fixed after hitting a tree?

If you carry collision coverage on your auto policy, your insurance company may send out an adjuster to examine the damage and determine the cost to repair or replace your vehicle. From there, you may receive a check to cover the cost of repairing your vehicle, minus your deductible, or your insurer may ask you to take your car to a designated shop to be repaired.

If the car is deemed a "total loss" by your insurer, it means that the cost to repair the vehicle is more than the car's actual cash value. In this case, the insurer will payout the car's actual cash value, minus your deductible, instead of paying to repair the vehicle.

How to prevent hitting a tree with your car

Here are a few tips to keep your vehicle on the road and away from trees:

- ☐ Avoid distracted driving: Minimize distractions by turning off your phone or putting it on silent. Avoid multitasking and keep your eyes focused on the road.
- ☐ Avoid driving in poor conditions: If possible, stay home when the roads and weather are bad. If you must travel, slow down, avoid hard braking, and allow plenty of space between you and the car in front of you.
- ☐ Swerving to miss an animal: This is frequently a reason people hit a tree with their vehicle. Be sure to slow down in areas where animal strikes are possible and stay alert.
- ☐ Backup safely: It can be easy to back into a tree in a driveway or parking lot. For newer cars, use your backup camera and warning systems to safely drive in reverse. For older cars, backup slowly and carefully.

How to add collision coverage

Is hitting a pothole covered by comprehensive or collision coverage?

Comprehensive coverage doesn't cover pothole damage to your car. For this, you'll need collision coverage. If your vehicle is paid off and not a lease, collision coverage is optional, but it may be worth considering if you often find yourself dodging potholes. When you file a claim under your collision coverage, you'll just pay a deductible, and your insurance will cover the rest of the repair bill. Deductible amounts can range anywhere from \$100 to \$2,000 depending on your insurer.

Does car insurance cover alignment damage caused by a pothole?

Though the risk is low, a pothole can potentially cause severe damage to your car's alignment, suspension, or steering system. If you have collision coverage, this may be a time when it makes sense to file a claim.

If you suspect there's significant damage to your vehicle, have it inspected by a licensed mechanic. It's a good idea to get two or three estimates. Once you've received an estimate for repairs, you can determine whether it's worth filing a claim.

Does car insurance cover rim damage caused by a pothole?

In general, collision coverage will pay for rim damage, as well as damage to your tires, caused by a pothole. However, you may need separate coverage for custom rims, since not all insurers include them under collision coverage. Ask your insurer whether your current policy covers custom parts or if you need additional coverage.

How deep does a pothole have to be to file a claim?

Your insurance should cover pothole damage regardless of how deep the pothole was, assuming you have collision coverage and the repair costs exceed your deductible.

What should you do if you hit a pothole?

Immediately after the incident, take photos of the pothole, the surrounding area, and your vehicle as documentation. Note the location of the pothole, as well as the time of day and the weather conditions. It's also smart to contact the nonemergency police line to report the incident and have a police report filled out. The more documentation you have, the better when filing a claim.

Is the city responsible for damage caused by potholes?

If the pothole is on a city street, the city may be responsible for your car damage, and you may be able to get reimbursed for the damage by the city. However, the reimbursement process can be lengthy, so if your vehicle isn't drivable, it may make more sense to file an insurance claim for the pothole damage or pay for the repairs out of pocket and then file for reimbursement from the city later.

County and state governments may also reimburse you for pothole damage if the pothole is on a road they manage. Bear in mind, the time and effort needed to get reimbursed generally makes it not worth pursuing for minor damage. Plus, not all jurisdictions provide compensation for drivers whose cars are damaged by potholes.

Is it always necessary to file a claim for pothole damage?

No, and in many instances, it doesn't make sense to file a claim. Since hitting a pothole is considered a single-vehicle accident, your insurer will usually deem you at fault for the incident unless there's evidence that another vehicle caused you to hit the pothole. Although your insurance provider will cover the damage if you have collision coverage, you may see an increase in your insurance rates at renewal time.

You also need to consider your deductible. Unless the pothole is deep or you hit it while traveling at a high rate of speed, the damage to your car should be minimal. The cost to repair it will likely be less than your deductible, so paying out of pocket may make the most financial sense.

How to add collision coverage to your auto policy

New Progressive customers

Quote car insurance online and add collision when you select your coverages.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add collision coverage to your policy.

How you're covered

Nevada doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Common claims in Nevada

Nevada's hot weather and arid climate doesn't exclude the state from extreme weather events. Thunderstorms can pose risks, especially in the northern part of the state, and earthquakes are especially frequent in the western part of the state that's closer to the fault lines in California.

Learn more about how home insurance may cover damage caused by severe weather.

How to change your car insurance

If you're interested in switching car insurance companies, you won't have to wait for your current policy to expire. You can change car insurance policies anytime, whether you purchased your policy two days or two months ago. Here are some key tips for switching car insurers:

When does subrogation occur?

Subrogation may apply when you're involved in an accident for which it's determined another party is at least partially at fault. As an example, you're waiting at a stoplight, and your car is rear-ended. You file a claim under your collision coverage and receive a check from your insurer that covers the cost of repairs, minus your deductible. Your insurer may then act on your behalf to seek compensation from the at-fault driver's insurance that equals the amount they paid to you to cover your claim; this is the process of subrogation. If your insurer is successful, they may use the funds received from the other insurance company to reimburse you for all or a portion of your deductible.

Important note: Insurers aren't obligated to pursue subrogation, but some states require insurers to inform their customers when they decide not to. Customers in those states may then attempt to recover their deductible on their own.

How long does subrogation take?

The subrogation process can take weeks, months, or sometimes years to complete, depending on the circumstances of the accident, the complexity of the claim, and the state where it occurred.

Get an insurance quote for your Idaho home

How you're covered

Idaho doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these

items on your policy at the coverage amount needed, also known as "adding a rider."

- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in Idaho

Idaho residents face risks from severe weather events and natural disasters. Idaho is one of the top states for wildfires. Snowfall and rainfall also cause problems in many parts of the state. Your home insurance policy may cover damage to your home's structure and belongings caused by these perils up to your policy's limits.

Learn more about how home insurance may cover damage caused by severe weather.

About our data

This data shows the average boat insurance rate from Progressive for a watercraft policy from 2020 to 2021. Keep checking back for updates to this page. When researching average boat insurance costs, it's essential to pay attention to the source of the data and the year. Rates are always changing and any data that's several years old may no longer be relevant.

Data for Washington D.C. is not included.

While this data provides insight into the average cost of boat insurance, it isn't customized to your situation. With so many variables affecting boat insurance, you'll want to get a boat insurance quote online or by calling us at 1-866-749-743.

How do comprehensive deductibles work?

Your comprehensive deductible is the amount you agree to pay to repair or replace your vehicle when you file an approved comprehensive claim. For example, imagine you have a \$400 comprehensive deductible, and you file a claim for \$1,000 worth of damage after a

tree falls on your car. If your claim is approved, you'll pay \$400 out of pocket and the insurance company will pay the remaining \$600.

Note that if the repair costs are less than your comprehensive deductible, you would pay for the repairs yourself because your insurer only covers damage that exceeds your deductible amount.

How much comprehensive deductible do I need?

Comprehensive deductibles can range from \$100 to \$2,000 in most states. The right comprehensive deductible amount for you depends on your preferences and needs for out-of-pocket costs and your overall insurance rate.

Lower deductible

A lower comprehensive deductible saves you money on out-of-pocket repair costs, but you'll usually have a higher insurance rate. If you're OK with paying a bit more on your car insurance in exchange for lower repair costs, or anticipate needing to file a claim or two, then a lower comprehensive deductible may make sense for you.

Higher deductible

A higher deductible typically means a lower insurance rate, but you'll pay more out of pocket for repairs. If you know you can afford to pay for a larger portion of repair costs yourself and you never or rarely file claims, then a higher comprehensive deductible may work best for you.

What else should I consider when choosing a comprehensive deductible?

Your car's value

The maximum amount that your comprehensive coverage will pay out is equal to your vehicle's value, so having a deductible that's close to your car's actual cash value isn't likely to be cost-effective.

Common hazards in your area

Comprehensive only covers damage from events outside of your control like natural disasters, vandalism, falling objects, collisions with wildlife, and similar perils. If you live in an area where these hazards are common, you may benefit more from a low comprehensive deductible because you may have a higher likelihood of filing a comprehensive claim. If your area isn't prone to these perils, a higher comprehensive deductible may make more sense.

Why do people leave life insurance to their children?

Naming your child as a life insurance beneficiary can be a way to leave a safety net behind. Children have many expenses growing up, from basic needs like food, clothing, and childcare costs to educational expenses and extracurricular activities. The death benefit from your policy could potentially help with these costs. But if your children are minors, it can be more complicated to name them as a beneficiary than if they were adults.

Until your children are adults, to avoid the legal implications of naming a minor as your beneficiary, you could instead name your spouse, partner, or other potential caregivers. If something were to happen to you, this could enable those who would be caring for your children to use your death benefit as they see fit. Once your children are adults, you can add them as primary or contingent beneficiaries without the legal implications of naming a minor beneficiary.

Insurance companies can't give life insurance payouts directly to minor children. Any payout might be held up until a court-appointed custodian is brought in to oversee the funds, delaying payments to your family. Naming a trust as the beneficiary instead can head off unnecessary complications to your estate plan and allow your wishes to be acted upon.

[Learn more about life insurance options for children.](#)

How can I leave my life insurance to a minor child?

It's possible to leave your life insurance death benefit to a minor child, but you'll need to take some extra steps to ensure the payout process isn't held up in court or unnecessarily complicated. One way to provide for a minor child with your life insurance benefit is to place it in a trust managed by a custodian of your choice. It might also be possible to designate your death benefit for uses that benefit your minor child. Speaking with legal

and financial advisors can help you determine the best choice for your family.

What is a life insurance trust?

A life insurance trust is a legal entity that holds assets that are managed and distributed by a designated trustee. When the insured person dies, the trustee administers the trust on behalf of the beneficiary or beneficiaries, who could be minors. Life insurance trusts might be established for tax purposes, to make sure a particular trustee acts on the wishes of the grantor of the trust, or other reasons.

Setting up a life insurance trust for a child

One option for a life insurance trust is to establish one for the benefit of a minor child. In this scenario, you choose the trustee – a trusted relative, partner, friend, legal representative, or other adult – and set the terms for managing the funds on behalf of your child until they turn 18 or 21, depending on your state. The trust (rather than the child) is listed as the beneficiary, and the trustee routes the money to your child per your wishes and guidelines.

How much is a window tint ticket?

Ticket amounts vary based on your state, how far over the legal tint limit your windows are, and how many offenses you've had. If your tint is only slightly over the legal limit for the state you're in and it's your first offense, you might receive a small ticket or warning. Your ticket amount can increase into the hundreds if your tint is well over the legal limit or if you're caught multiple times.

Do window tint tickets affect car insurance?

A window tint ticket can affect your car insurance rate, just like any other violation on your record. Plus, if your tinted windows are darker than the legal limit and you get into a covered car accident, your insurance company may not pay for all damages to the illegally tinted windows. Depending on your insurer, there may also be other potential effects to your car insurance policy.

Does car insurance cover tinted windows?

Are window tint shades legal?

Each state has its own regulations for the window tint amount it allows on each car window type – front side windows, back side windows, rear window, and windshield.

For example, many states allow different levels of tinting based on the window type, and some ban tinting on the front side windows but not the other windows of a vehicle. Always check with your BMV or DMV to find out your state's window tint laws before installing a window tint to your car.

How is window tint measured?

Window tint levels are measured by the percentage of light that can pass through the window. This percentage is called the VLT (visible light transmission). The higher the VLT percentage, the more light can pass through, and the lighter the tint will appear.

Windshield tints are often also measured in inches, indicating how far down the tint goes from the top of the windshield. For example, a five-inch windshield tint would have tinting that goes five inches down from the top of the windshield. The rest of the windshield would be untinted.

Can you get a ticket for window tint?

Yes, you can get a ticket if your window tint shade is darker than the legal amount in your state (or if your windshield tint is wider than the legal amount). If you drive across state borders, know the window tinting limits of each state you drive through. Police officers don't have to waive window tint tickets just because you're from a state with different rules.

What does an adjuster do?

Insurance adjusters assess many types of claims, including insurance claims resulting from car accidents. Below are the steps adjusters usually take when investigating a car insurance claim for vehicle damage, though the exact steps may vary by insurer:

Let your insurer know about any modifications you make to your car, and ask if your current policy can cover damages to the new modifications. If they're unaware of the

customization and your car is damaged, or if your current coverages don't include the modification, they may cover other repairs to the car but not the windows. Learn more about insurance for modified cars.

You can then choose to either have your adjuster set up repairs or you can take the claim payout and set up repairs yourself. If your vehicle is totaled, your insurer will pay you the actual cash value of the vehicle, minus your deductible.

Discounts on North Carolina renters insurance

Progressive offers several discounts to help lower the cost of renters policies in North Carolina, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much is renters insurance in North Carolina?

The average price for renters insurance from Progressive Home, one of the insurers in Progressive's network and part of our family of companies, is less than \$1 a day*. However, many factors affect the cost of renters insurance, including your location, coverage limits, and claims history. Learn more about renters insurance cost factors.

Tips for protecting your property from severe weather

- ☐ Check your policy: Be aware of any exclusions and coverage limitations. If your home is in an area prone to severe weather, make sure you have the right storm insurance coverage in place. If you're unsure about what's covered, reach out to your insurance company.
- ☐ Be proactive: Don't wait to purchase the proper protection until a disaster occurs. If there's a hurricane watch in your area, it may be too late to buy homeowners insurance, as most insurers won't offer policies if there's an impending hurricane.
- ☐ Make sure your deductible is within your budget: As mentioned, storm and wind

deductibles can be expensive. Be prepared to pay more in out-of-pocket expenses for situations where your policy's percentage deductible is more than you can afford. If you have the option for a flat deductible amount, you may want to choose the lowest deductible in exchange for paying a bit more on your monthly premium.

What steps should I take for a weather-related insurance claim?

When you experience damage to your home due to severe weather, contact your insurer immediately to get things rolling and prevent further damage from occurring. If your home is damaged due to severe weather but you aren't sure if it meets your deductible, consider contacting a qualified professional to inspect the damage and write a quote for repairs. If the estimate exceeds your deductible, contact your insurer to discuss filing a claim. Documenting the damage with photos or a video may come in handy when your claim gets reviewed.

Protect your home from storm damage

New Progressive customers

Get a homeowners insurance quote online, or call 1-866-749-743 and one of our licensed representatives will help you select the right coverages.

Current Progressive customers

If you're concerned you may not have the correct coverages, login to your home insurance policy online or call 1-866-749-743 to speak with a representative.

How can I purchase auto insurance without a driver's license?

Some insurance companies let the person buying the auto insurance policy designate someone other than themselves as the primary driver – that's the person who will be driving the car the most. But other insurers don't, so you may need to shop around to find a company that offers auto insurance for unlicensed drivers.

When buying car insurance for the first time, the insurer typically asks for your driver's license number so they can check your driving history– this helps insurers determine what your rate should be. If you don't have a license, the insurer may ask for the driver's license number of the primary driver instead. They may use this person's driving history to

determine your auto insurance premium. If that driver has a less-than-stellar record, you may end up paying higher rates.

The insurer might also list you as an excluded driver on the policy. That means the company won't cover any claims that occur if you decide to take the car for a spin and an incident occurs. Remember it's illegal to drive without a license, even if the vehicle is insured.

Do I need car insurance without a license?

If you own a car but don't drive, there are several reasons you may want to purchase auto insurance:

- ☐ Your status as an unlicensed driver isn't permanent. If you have your learner's permit and are working toward getting your license, you need insurance before you can get behind the wheel. If you stopped driving because of a treatable health condition or other temporary situation, you might want to maintain coverage if you plan to drive again in the future.
- ☐ Your child drives and they're under 18. Insurance policies are considered legally binding contracts between the policyholder and the insurer. You must be at least 18 years old to sign a contract in most states. If your child has a license but hasn't turned 18, you can buy a policy and list them as a licensed driver.
- ☐ Your license gets suspended. You might not be driving for a while if your license has been suspended. But maintaining continuous insurance coverage can help you save when you get behind the wheel again. Plus, you typically need to show that you have coverage before the state will reinstate your license.
- ☐ Someone else drives your car. If your spouse, child, caregiver, or another person who doesn't own the vehicle drives it, it's important to have insurance so they have coverage while driving. Even if someone who doesn't own your car borrows your car occasionally, it's a good idea to maintain insurance.
- ☐ You have a classic car. If you have classic car insurance or keep your car in storage, you might not need collision coverage or medical payments coverage, but you may want to insure it against theft or vandalism. Some insurers let you keep comprehensive coverage while dropping other coverages you don't need.

Who should I list as the primary driver if I buy car insurance without a

license?

The person you list as the primary driver should be the one who will most frequently be using the vehicle. If you're married and have children, it might be your spouse or child. If you have a health condition that prevents you from driving, it could be a caregiver who drives you to appointments or helps you run errands.

Looking for car insurance? Find it through Progressive

Is renters insurance required in North Carolina?

State law doesn't require residents to purchase renters insurance. However, many landlords may require tenants to buy a policy before they can move in. Even if you're not obligated to carry renters insurance, North Carolina renters insurance policies are usually inexpensive and may protect you against covered perils that otherwise may result in financial loss.

North Carolina renters insurance coverages

Check out the four standard coverages on nearly all North Carolina renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in North Carolina is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your

renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: may pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in North Carolina

Because of its unique geography and position on the Eastern Seaboard, North Carolina is no stranger to tornadoes, hurricanes, tropical storms, and severe winter weather. A renters policy may pay for damaged personal belongings from a covered peril, up to your policy's limits (minus your personal property insurance deductible).

How can I get a wildfire insurance policy?

There is no such thing as a "wildfire insurance policy." You may also find that getting coverage on homes in areas where wildfires are common may be difficult. Many insurance companies have either stopped offering homeowners insurance in fire-prone areas altogether or exclude coverage for wildfire damage. If your policy covers damage from wildfires, you may pay a higher rate and/or carry a separate deductible for wildfire damage.

Fair Access to Insurance Requirements (FAIR) plans are available in most states. These plans were created to give homeowners with high exposure to events they can't control, such as wildfires and windstorms, access to insurance when they can't get protection under a standard homeowners policy.

If you live in a fire-prone area and can't get coverage from a private company, you may be able to get insurance from your state's FAIR plan. FAIR plans are meant to be used as a last resort by people who have no other options.

Each state is responsible for determining what the plan covers and what its policy limits are. Because FAIR plans typically cost more than standard home insurance policies and have lower policy limits, it's best to exhaust all other options before opting for coverage through this type of plan.

What might coverage for damage caused by wildfires include?

Assuming wildfire damage is covered on your policy, your insurer may help pay for the following:

Does renters insurance cover damage caused by wildfires?

If the apartment, condo, or house you're renting is damaged in a wildfire, your landlord's insurance policy may cover the cost to repair the structure, but it won't cover the cost of replacing your belongings. If you carry renters insurance, your policy's personal property coverage may pay to repair or replace your personal items damaged by a covered peril. Additionally, your renters policy's loss of use coverage may pay for temporary housing if you need to stay somewhere else while the property is being fixed.

How does a personal loan work?

A personal loan is money issued to an individual from a bank, credit union, or private lender for a specific purpose. You can often choose the exact amount you need, and the loan will be paid back in fixed monthly amounts with interest over a set number of years. Most personal loans aren't re-accessible—the account is usually closed once the balance is paid in full. If you need to borrow additional funds, you may need to apply for a new loan.

The majority of personal loans are unsecured. That means you won't need to present collateral up front to qualify for a loan. The amount you qualify for and the interest rate are generally determined by your credit score and income.

What are the benefits of a personal loan?

Personal loans offer many advantages, including:

- ☐ Flexibility: You can usually choose the term of your loan and many lenders won't assess a prepayment penalty.
- ☐ Fixed term and rate: While credit card balances are revolving and built to keep you in debt with minimum payments and potentially adjustable APRs, personal loans will be paid off in a set time frame with a fixed rate and payment.
- ☐ Fast funding: Depending on your lender, you can often have the funds in your bank

account within days of approval.

☐ Approvals for average and below average credit scores: A high credit score isn't always necessary to qualify for a personal loan.

What is the annual percentage rate (APR) on a personal loan?

Your loan's APR is based on your credit score. If you have a high credit score (over 750), you may qualify for the lowest rate offered by your lender. Borrowers with average to poor credit (670 or below) typically see higher rates.

How can I get a personal loan?

You can apply for a personal loan through Upstart, a trusted name in personal lending, without ever leaving home. Just fill out an online form and answer a few questions about how much you want to borrow, and a bit of personal information such as employment and education.* You can see your expected APR, choose a loan term, and get funded as fast as one business day.Δ

How to get UM coverage or collision coverage

New Progressive customers

Quote car insurance online or call 1-866-749-743 to find the right coverage for you.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to adjust your current coverage selections.

The dealer might offer you a "blind trade" value – a basic market price for most cars of that make and model. This price may decrease after they receive pictures or if there is extensive damage to your car. You may also qualify for a slightly higher trade-in value if a special promotion is happening.

You can usually receive more value for your car if you sell it yourself, but this process may be time-consuming. People generally opt for trade-ins because it saves time in the long run.

After you trade in your vehicle, the dealership will typically offer you a flat payment for the car or ask if you'd like to apply it toward the purchase of a new car. If you're looking to

purchase a new car for yourself, this is the ideal opportunity. This is where positive and negative equity come into play.

Understanding positive and negative equity

The value of your trade-in plays a big role in the out-of-pocket price for your new car. If you still owe money on your trade-in and its value is less than you owe, you will have negative equity. In other words, you will lose money on the trade because you will need to pay out of pocket to cover the difference in value. On the other hand, if your trade-in is worth more than what you still owe, you will have positive equity which you can put toward the purchase of your new car.

In most cases, a newer vehicle will have more value than an older model car. If you prefer older-style vehicles, but you're driving a more modern one, you could make a trade and spend little to nothing out of pocket – depending on how much equity you have in your current car. If you're trading in an older vehicle for a newer one, then you might have to spend a bit more out of pocket.

How do you determine if your car is totaled?

A “total loss” in car insurance is a term insurers use when the cost to repair your car is more than the value of the vehicle. Your insurance company will typically complete an inspection of the damaged vehicle before officially declaring it a total loss.

When assessing your vehicle, most insurers factor in the condition and structure of your car in addition to any state laws. In some states, a vehicle is automatically deemed to be a total loss if the cost to repair it exceeds a certain percentage of the vehicle’s worth.

How is your totaled vehicle covered on your policy?

If another driver is at fault in the accident, their insurance pays you the value of your totaled vehicle with the at-fault driver’s property damage liability coverage. If your vehicle is damaged in any way or you were hit by a driver without insurance, the coverages below can protect against a totaled vehicle on YOUR insurance policy:

When should I buy health insurance?

Typically, you can only apply for health insurance during what's called "open enrollment," which is the time period in which insurers allow new customers to join a health plan. The open enrollment period for employer-provided health insurance plans varies by company, while open enrollment for health exchange plans typically runs from November to December each year (and varies by state).

Important note: If you have a qualifying life event, you can apply for health insurance outside of an open enrollment period. Qualifying life events include:

- ☐ Changes in your household: After changes such as marriage, divorce, having a baby, or a death in the family, you can enroll in a new plan.
- ☐ Losing your health insurance: If you lose coverage for any reason, you can enroll in a new plan.
- ☐ Gaining citizenship: Becoming a U.S. citizen qualifies you to enroll in a new health plan.
- ☐ Changes in income: If you can no longer afford your current health plan, you can shop around for a new one.
- ☐ Moving: You can apply for a new health plan if you move to a different ZIP code or county. This is by no means an exhaustive list, but you can generally enroll in a health plan as a result of many significant life events. If you have any questions, eHealth has a team of dedicated professionals who can help you determine your eligibility and find a plan that works for you. Quote health insurance online or give them a call at 1-888-831-1065.

Discounts on Washington renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Washington, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much is renters insurance in Washington state?

The cost of renters insurance in Washington state is influenced by your location, coverage

limits, and other components. On average, you can buy Washington state renters insurance for less than \$1/day.* Learn more about renters insurance cost factors.

Get a Washington state renters insurance quote

How does a family income policy rider work?

With a family income policy rider, you'll pay a monthly premium to ensure your beneficiaries would receive a monthly payout after you die for the remaining length of the policy's term. You can select a monthly payout amount that's equivalent to your monthly wages as a way to replace your income if you were to pass away unexpectedly. At the end of the term, depending on your insurer and policy, your beneficiaries may receive the remaining payout as a lump sum.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Get a homeowners insurance quote for your Washington home

Is obtaining a fake insurance card a crime?

Purposefully finding, printing, and carrying a fake car insurance card is a crime. So is giving out fake car insurance information and filing a claim on insurance that doesn't belong to you.

What are consequences for fake car insurance?

From a legal perspective, fake car insurance is a double violation. There's the car insurance fraud itself, as well as the fact that you'd be driving without insurance, which is illegal in nearly all states. State-specific consequences for driving without insurance vary, but many will suspend or revoke your driver's license. Your vehicle registration might be revoked as well. Some states issue cumulative fines for each day you spent without insurance.

In addition to legal consequences, you are financially responsible for the injuries and damages you cause to someone else in a car accident, as well as damage to your own vehicle and injuries to you and your passengers. Without legitimate insurance coverage, these costs will come out of your own pocket.

How will anyone know it's fake insurance?

Almost every state requires that drivers carry auto insurance. That means whenever a driver lets car insurance lapse, the insurance company can notify the state's department of motor vehicles or the agency responsible for transportation. If you get stopped or are in an accident and present a fake insurance card, the authorities can discover the fraud quickly by checking their database. Learn more about car insurance requirements by state.

Can I get car insurance in the future if I'm caught with fake insurance?

Insurers may consider a driver who used fake car insurance in the past as a risk and refuse car insurance coverage.

Contacting buyers

Some online classifieds have a built-in forwarding service that doesn't disclose your email address. If you won't be communicating through an online selling tool, consider creating an email address just for the sale. This allows you to avoid broadcasting your personal contact information and keeps messages about the sale in one easy-to-find place.

Discounts on Wyoming renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Wyoming, such as:

- ☐ Multi-policy
- ☐ Quote in advance

- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much is renters insurance in Wyoming?

Your location and coverage limits may influence the cost of renters insurance in Wyoming, among other factors. Learn more about renters insurance cost factors.

Estimating the replacement cost of your home

Your insurer will calculate your home's replacement cost value by asking you about the details of your home, including age, location, style, flooring, and features like vaulted ceilings, built-in cabinetry, or crown moldings. They'll combine the information you provide with data about comparable properties in your area and the average cost of labor and materials where you live.

Of course, your home's replacement cost value is always changing with market conditions and improvements you've made. If you're in an area where contractors charge top dollar, rebuilding expenses will be higher. Upgrades to your home, particularly ones that are labor-intensive to repair or replace, take more time to rebuild and therefore cost more. If you've recently completed upgrades to your home, contact your insurer to make sure your dwelling coverage limit is still accurate.

If you're trying to estimate replacement cost value, a general formula for calculating your home's replacement cost is:

Square footage of your home x square foot cost to rebuild a home in your area

If you're wondering if you have enough coverage, call Progressive at 1-866-749-7436 and we can help estimate your home's replacement cost value. Your home insurer will have a better idea of what it costs to rebuild a home in your area than you would trying to calculate the amount on your own.

How much does it typically cost to build a home?

According to HomeAdvisor, the average cost to build a house ranges between \$120,698 and \$452,779. For a 2,000 square foot home, that breaks down to \$60.35 and \$226.39 per square foot. Per HomeAdvisor, luxury homes can cost up to \$500 per square foot. HomeAdvisor can calculate the average rebuild cost and typical range in your state with your ZIP code.

Is renters insurance required in Wyoming?

Wyoming law doesn't require you to have renters insurance. However, your landlord or property management company may require you to get a renters insurance policy before they let you move in. Having coverage to protect your belongings against certain perils may be a wise reason to consider taking out a renters insurance policy, even if it's not required. Renters insurance is usually inexpensive and can protect you against covered perils that may result in financial loss.

Wyoming renters insurance coverages

Check out the four standard coverages on nearly all Wyoming renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Wyoming is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ **Water back-up:** Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Wyoming

Weather-related damages in Wyoming are most often related to the effects of snowstorms, hailstorms, or tornadoes. Your Wyoming renters insurance policy may pay for damaged personal belongings from a covered peril up to your policy's limits, less your personal property insurance deductible and any possible sub limits.

What to do if you have a broken windshield

If your windshield breaks, you should file a claim as soon as possible and before any repairs are made. If the damage occurs while you're driving, pull over as soon as you can, and report your claim immediately.

If your windshield gets chipped or cracked, you should file a comprehensive claim as soon as you can and before you proceed with repairs.

Important note: You shouldn't wait too long after the damage occurs to file a glass claim, and the claim should be filed before any repairs take place. The longer you wait to get your windshield or window fixed, the more likely the chip or crack will spread.

[Learn more about when it's better to repair or replace your windshield.](#)

When does insurance cover windshield replacement?

In most cases, you need to carry comprehensive coverage for your car insurance policy to cover a cracked or broken windshield and other types of glass damage, but collision coverage often applies in an accident with another vehicle.

When comprehensive applies: If your windshield is damaged as a result of falling debris, hitting a deer or animal, or other perils, then comprehensive coverage generally covers the cost to repair or replace it.

When collision applies: If your windshield is damaged in a car crash, collision coverage

typically covers the damage instead of comprehensive.

Important note: If your windshield is damaged in a car accident, and the other driver is at fault, then you can choose to file a claim against their insurance to cover the cost to fix your windshield.

How much does it cost to fix a broken windshield?

Repairing a windshield is less expensive than replacing one. That's because the cost to repair a windshield generally varies by how much of the glass needs fixing. In contrast, the cost of a windshield replacement can vary based on many factors, including:

- ☐ Your car's make and model
- ☐ Your location
- ☐ The type of glass used

Bear in mind, depending on your state car insurance requirements and policy, if you file an auto glass claim, the most you'll need to pay is your deductible – your insurance should cover the rest of the bill if the damage qualifies for coverage. Some state laws, like Florida's windshield replacement law, waive deductibles for broken windshields if the driver carries comprehensive coverage.

If I add a teen to my car insurance, how does coverage work?

If you add your teen driver to your car insurance policy, they'll benefit from the same protection that you do. All covered drivers have access to all cars listed on the policy, and the liability limits are the same for all drivers on the policy. Since teen drivers pose a greater risk of accidents, you may want to increase your liability limits on the policy, especially if your current limits aren't covering your entire net worth. Learn more about liability coverage.

All extra coverages on the policy will also apply to your teen, including roadside assistance, loan/lease payoff, rental car reimbursement, and disappearing deductibles.

How much is car insurance for teens?

A separate car insurance policy for teen drivers can be expensive because they have a greater tendency to drive distracted, speed, tailgate, and not wear a seatbelt. The average

cost of teen car insurance, however, will vary based on the exact age of the driver, their ZIP code, driving history, and vehicle type. Learn more about the factors that impact car insurance rates.

Replacement cost value vs. market value and actual cash value

Replacement cost value is the amount it costs to rebuild your home from scratch, including the price of labor and materials, in the event of a covered loss.

Actual cash value is determined by taking your property's replacement cost value, and then factoring in depreciation. Most home insurers offer replacement cost value for dwelling coverage since an actual cash value limit may not provide enough coverage to rebuild your home.

Market value means the amount you could get for your property if you sold it today. That includes the value of the land on which your home is built. It's also influenced by factors that have nothing to do with the cost to rebuild, such as supply and demand of homes for sale, the neighborhood, and broader economic conditions. For example, if you live in an area where homes frequently sell above list price, the market value of your home could be much higher than what it would cost to rebuild it. Understand that the cost to replace your home may differ greatly from its expected market value.

Get a quote for home insurance

How does insurance cover a hit-and-run accident?

Insurance coverage for hit-and-run accidents can be categorized into two types: property damage coverages and bodily injury coverages. Here's how auto insurance may cover a hit-and-run, depending on which coverages you have.

Property damage coverages

Collision: Collision coverage protects you against any physical damage to your car that

was caused by impact with another vehicle or a stationary object, regardless of fault. If your vehicle is damaged in a hit-and-run, collision will help cover the cost to repair or replace it after paying your deductible. Collision coverage is optional, but if you have a car loan or lease, it's probably required by your lender.

Learn more about collision coverage and car insurance deductibles.

Uninsured motorist property damage (UMPD): In most states, a driver who flees the scene of an accident will be considered "uninsured" by your insurance company. So, if you don't carry collision coverage, consider UMPD for damage to your car caused by a hit-and-run incident. UMPD coverage is mandated in some states, available in others (but not all), and relatively inexpensive to add to your policy. UMPD coverage typically has a deductible you'll need to pay out of pocket.

Learn more about uninsured motorist coverage.

Note that in some states, UMPD coverage requires contact with the vehicle responsible for the hit-and-run. Say a car next to you on the highway blindly moves into your lane, causing you to swerve and hit a barrier. If you never came into contact with the responsible vehicle, UMPD coverage might not apply, depending on your state's rules.

Some states also require the at-fault driver to be identified before UMPD can cover a hit-and-run accident. Having collision coverage in those states would enable the hit-and-run to be covered, regardless of if the driver was identified or not.

If you don't have collision or uninsured motorist property damage (UMPD) coverage, your car's physical damages won't be covered in a hit-and-run accident. Your only hope for compensation will be finding the driver who caused the accident

What are Utah's RV insurance requirements?

RVs and trailers can be divided into two groups: those that can move under their own power (motorized) and those that need to be towed (non-motorized). For motorized RVs, which includes Class A, Class B, and Class C motorhomes, Utah law requires the same

liability insurance coverage it does for cars:

- ☐ \$25,000 in bodily injury per person
- ☐ \$65,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Utah also requires personal injury protection (PIP) coverage for medical expenses, lost wages, and death benefits in case you're at fault in an accident. Non-motorized trailers like fifth-wheels, pop-ups, and travel trailers are covered by the liability coverage of the vehicle that's towing it.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies.

Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in South Carolina?

Your cost for South Carolina homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about homes in South Carolina

Get an insurance quote for your South Carolina home

How much is homeowners insurance in Vermont?

Your cost for Vermont homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Vermont?

Vermont is a lucrative place to own a rental property, but make sure it's protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Vermont

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Get an insurance quote for your Vermont home

How you're covered

South Carolina doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in South Carolina

Extreme weather is a fact of life in South Carolina. Its humid climate and coastal location make it vulnerable to a variety of severe weather events, including thunderstorms, tornadoes, and hurricanes.

Damage due to extreme weather is generally covered under a standard homeowners policy, but flooding isn't, even if it's the result of a severe storm. Learn more about obtaining a separate flood insurance policy.

How much medical payments coverage do I need?

What does it cover? Medical payments coverage, or MedPay, typically covers medical expenses you or your passengers receive after a car accident, even if you're riding in someone else's car.

Is it required? MedPay is required in just two states: Maine and New Hampshire (if you choose to buy car insurance).

How much MedPay coverage should I have? Coverage limits typically start at \$1,000 per person and max out at \$10,000 per person. If you have health insurance, it might be worth getting enough coverage to pay for your health plan's deductible. If you and your passengers don't have health insurance, you should consider a higher limit or maxing out your coverage.

Important note: Personal injury protection (PIP) also provides coverage for medical expenses, in addition to lost wages and funeral expenses. If you have a choice between PIP and MedPay, PIP is almost always a better choice due to its expanded coverages.

How much is homeowners insurance in Washington State?

Your cost for Washington homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Washington?

If you rent out a property you own in Washington State, make sure it's protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about Washington State homes and residents

What are Virginia's RV insurance requirements?

In Virginia, if you drive an automotive vehicle, including a motorized RV, you must either carry liability insurance or pay an uninsured driver fee; if you choose the latter, you'll be legally and financially responsible for any damage you cause. If you opt to carry liability coverage, you'll need to meet or exceed the following liability coverage limits:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

Virginia RVs with motors are also required to have *uninsured/underinsured motorist (UMUIM)* bodily injury (BI) and property damage (PD) coverage.

If your RV is a trailer with no motor – like a travel trailer, pop-up, or toy hauler – insurance isn't required because it's protected by the liability coverage of the vehicle it's towed by. Having a dedicated trailer insurance policy can be a good idea, though, since optional coverages still provide important protection.

Do I need uninsured motorist property damage if I have collision coverage?

Both uninsured motorist property damage (UMPD) and collision coverage can pay for damage to your vehicle caused by an uninsured driver. However, collision coverage applies to damage resulting from a collision with a vehicle or object, regardless of fault. Uninsured motorist property damage will only apply to damage caused by an uninsured or underinsured driver. If you're primarily concerned about any damage to your vehicle, then collision may make sense for you because it offers coverage in more scenarios. There are a few other differences between collision vs. uninsured motorist coverage that you should consider:

Uninsured Motorist Property Damage (UMPD)

Uninsured motorist coverage protects your vehicle and – in some, but not all, states that offer UMPD – belongings in your vehicle from damage by an uninsured or underinsured driver. This type of coverage is a car insurance requirement in a few states, optional in several states, and unavailable in about half of all states. Depending on the state and insurer, UMPD may not include a deductible. In some states, UMPD coverage won't cover a hit-and-run, in which case you'll need collision coverage for protection against this type of accident. Learn more about how insurance covers hit-and-run accidents.

Important note: Uninsured motorist (UM) coverage may include two parts: uninsured motorist bodily injury (UMBI), which covers injuries to yourself and passengers, as well as uninsured motorist property damage (UMPD), which covers damage to your vehicle and other property. States that require UM coverage may only require UMBI, or UMBI and UMPD together.

Collision coverage

You can file a claim with your auto collision coverage when your car gets hit by an uninsured driver or in other situations that involve a collision, like a single car accident. It can even cover damage to your car when you're at fault in an accident. Collision coverage isn't mandatory in any state but may be required if you're leasing or financing a vehicle. Collision coverage also includes a car insurance deductible.

Do I need uninsured motorist coverage if I have collision and comprehensive?

If you have collision coverage, then you might not need UMPD coverage since you're already covered for accident-related damage to your vehicle. If you have comprehensive

car insurance coverage, but not collision coverage, then UMPD is worth considering so you're at least covered for vehicle damage caused by uninsured drivers.

Is mobile home insurance required?

Mobile home insurance isn't required by law, but if you're financing your mobile home, lenders typically require proof of insurance. However, even if your mobile home is paid off, insuring the roof over your head and your personal belongings can be critical if your home and personal property are damaged or destroyed by a covered loss.

What does mobile home insurance cover?

Here are the standard coverages on a mobile home insurance policy:

Dwelling: Dwelling coverage covers the costs to rebuild or repair the structure of your mobile home, as well as attached structures to the home, such as a deck or awning, in the event of a covered loss.

Other Structures: Other structures coverage covers structures that aren't attached to the mobile home but are located on your property or lot, such as a shed or fence.

Personal Property: Personal property coverage protects your personal belongings, including electronic devices, clothing, and furniture. Certain items, like jewelry, art and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

Personal Liability: Personal liability coverage may cover you if you're legally responsible for damage to another person's property or their injuries.

Loss of Use: Loss of use coverage, also known as "Additional living expenses" may pay for hotel costs and other expenses above what you'd normally spend in the event you are unable to stay in your mobile home due to a covered incident, up to your policy limits.

What doesn't mobile home insurance cover?

There are a few common exclusions to mobile home insurance coverage, including:

- ☐ Earthquakes: Damage to your mobile home from an earthquake is typically excluded from your policy.
- ☐ Flooding from the outside: To protect your mobile home against flooding, you need to purchase a separate flood insurance policy.
- ☐ In-transit incidents: Typically, mobile home insurance policies don't provide coverage while the home is being transported from one location to another.

How much is mobile home insurance?

Your rate for mobile home insurance depends on many factors, including:

- ☐ Location: Where you live may greatly impact the cost of your policy.
 - ☐ Coverage selection: Your policy's specific coverage and coverage limits will also affect how much your mobile home insurance costs.
- Endorsements: For an added cost, you may often add endorsements to your policy such as water back-up coverage.
- ☐ Endorsements: For an added cost, you may often add endorsements to your policy such as water back-up coverage.

Do you need specific insurance for older mobile homes?

You don't need specific insurance for older mobile homes, but it may be challenging to obtain coverage for an older mobile home. If you're able to get coverage, you may pay more for insurance on an older mobile home versus insurance for a newer manufactured home.

Get mobile home insurance through Progressive

Do you need renters insurance in Alaska?

Renters insurance isn't required by law in Alaska. However, if you're moving into a building or rented home, your landlord could require it as a lease stipulation. Even if it's not contractually required, renters insurance is worth considering since it offers protection against liability and personal property theft or damage.

Alaska renters insurance coverages

Check out the four standard coverages on nearly all Alaska renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Alaska is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: may pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Alaska

Life in the Land of the Midnight Sun comes with its own set of potential hazards, including snowstorms and blizzards, earthquakes, and wildfires. With Alaska renters insurance, your policy may help pay for damaged personal belongings from a covered peril up to a specified limit, minus your deductible.

Discounts on Alaska renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Alaska, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Discounts on Texas renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Texas, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Get a Texas renters insurance quote

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in California?

Your cost for California homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Do you own a rental or vacation property in California?

If you own a rental property in California, make sure it's protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in California

Get a homeowners insurance quote for your California home

Is renters insurance required in Kentucky?

Although renters insurance isn't required by Kentucky law, your landlord might require you to have a policy when you move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It also may pay for you to stay elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt due to a covered loss.

Kentucky renters insurance coverages

Check out the four standard coverages on nearly all Kentucky renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Kentucky is always a policy with customized coverage limits. Here are some extra options for when

you need more protection:

☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: may pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Kentucky

In 2019, there were 16,251 cases of burglary and breaking and entering reported in Kentucky. Find out how renters insurance may cover theft if your belongings are stolen in a burglary.

Discounts on Utah renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Utah, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

[See more of our available renters insurance discounts.](#)

What does Kentucky renters insurance cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Kentucky, including your location and coverage limits. [Learn more about renters insurance cost factors.](#)

Get a Kentucky renters insurance quote

Discounts on Kentucky renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Kentucky, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does renters insurance in Utah cost?

Many components may influence the cost of renters insurance in Utah, including your location, coverage limits, or type of home. Generally speaking, you can buy Utah renters insurance for less than \$1/day.* Learn more about renters insurance cost factors.

Get a Utah renters insurance quote

Is renters insurance required in Louisiana?

Although renters insurance isn't required by Louisiana law, your landlord or the company that manages your building may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It may pay for you to stay elsewhere, too, if you're temporarily unable to stay in your residence due to damage from a covered loss.

Louisiana renters insurance coverages

Check out the four standard coverages on nearly all Louisiana renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your

policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Louisiana is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: may pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Louisiana

Louisiana is particularly prone to damage from hurricanes, especially in the later months of the year. Heavy rains, high winds, and other threats can damage your home's structure and roof, which may then damage your personal belongings. Your Louisiana renters insurance policy may cover damage to personal belongings from a covered peril up to your policy's limits, minus your deductible.

Discounts on Louisiana renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Louisiana, such as:

☐ Multi-policy

☐ Quote in advance

☐ Pay in full

☐ Secured/gated community

See more of our available renters insurance discounts.

What does Louisiana renters insurance cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Louisiana, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Louisiana renters insurance quote

What effect does my disability have on my car insurance coverage?

A disabled or handicapped status can't, by itself, increase your car insurance rate. Similarly, insurance companies cannot deny you insurance because of your disability. However, certain conditions or symptoms can increase your risk on the road, and getting in any accident has the potential to raise your insurance rate.

It's essential to be honest about any known conditions when applying for or renewing your driver's license. Deliberately withholding information that affects your driving abilities could have legal implications if you get in an accident.

What do I need to tell the insurance company?

How to buy a new car from the dealership

When buying a new car from a dealership, follow these steps to help make sure you're happy with your new vehicle and what you pay for it:

How to insure your new car with Progressive

Does MSRP include taxes?

No, MSRP is the manufacturer's suggested retail price before any applicable taxes like Gas Guzzler Tax, sales tax, and fees. Remember to factor in all taxes and fees when estimating the total cost of your vehicle.

What's the difference between an invoice and MSRP?

The car invoice refers to the amount the dealer paid the manufacturer for the vehicle. MSRP is the manufacturer's suggested retail price for the final customer. When selling a car, the dealer might be willing to negotiate down from the MSRP, but they likely won't want to sell it for less than the invoice amount – that would mean they'd lose money on the sale of that vehicle.

When you're buying a car, finding out the invoice amount can be helpful in your negotiations. If the invoice amount is less than the MSRP (it usually is), you might aim for a price somewhere between the dealer invoice amount and the MSRP. That way, the dealer would make some money on the sale, and you would be paying less than MSRP. Keep in mind that the final cost of your vehicle will depend on demand and negotiations.

Can you negotiate MSRP?

Yes, MSRP is often thought of as a starting point for negotiating the best deal on a car. Trying to negotiate your car price is common practice and expected. But if demand is high for your vehicle, there may not be as much potential to negotiate on price. If you have trouble negotiating down from MSRP, consider comparing prices at another dealer.

Should you pay MSRP for a new car?

When buying a new car, it's not always possible to negotiate down from MSRP. Here are some circumstances that might lead to you paying at least MSRP for a new car:

- ☐ If the car is in high demand
- ☐ If you're shopping in a location without much competition
- ☐ If you're purchasing a highly anticipated car released in the past few months
- ☐ If a car is selling out as soon as it comes into stock
- ☐ If you're looking for hard-to-find features of a specific car make and model
- ☐ If the dealer has non-negotiable policies that dictate when they charge MSRP

There's nothing wrong with paying full price for a new car, especially if you've compared dealers, the car meets all your needs, and you can afford it. If you're looking for something on a tighter budget, consider buying a used car or looking at a common model that might have a more negotiable price. You can even shop around online via Progressive's Car Shopping Service provided by TrueCar. You'll be able to compare prices and get offers

from local certified dealers before visiting a dealership.

How to insure your new car with Progressive

What does Alaska renters insurance cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Alaska, including your location and coverage limits. Learn more about renters insurance cost factors.

What does Texas renters insurance cost?

You can buy Texas renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Texas, including your location and coverage limits. Learn more about renters insurance cost factors.

Is renters insurance required in Texas?

Texas state laws don't mandate renters insurance, but your landlord or the property management company may require it as part of your rental agreement. The good news is that renters insurance is usually affordable and in the event of a covered loss, it may cover your personal belongings and additional living expenses if you're forced to stay somewhere else while your residence or rental unit is being rebuilt or repaired.

Texas renters insurance coverages

Check out the four standard coverages on nearly all Texas renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Texas is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Texas

Hurricanes, hailstorms, wildfires, and tornadoes have caused problems for Texans over the years. Winters can be frigid in some parts of the state, as well. Weather-related damages can happen, but your Texas renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits and minus your deductible.

Why you should consider taking a used car to a mechanic

One of the most informative steps you can take before purchasing is to have an independent mechanic check out a used car. According to Nicole Miskelley, PMR Auto & Diesel Repair manager, "Most reputable dealerships allow this, but some may have a salesperson ride along for safety. Doing this can allow for someone outside of the dealership to take a once over on it and note any damage or potential repairs the dealer repair shop might have missed."

When looking to hire a mechanic to look at a used car, call ahead to ask about familiarity with the car's make and model. A mechanic's experience with a specific type of vehicle can alert you to potential future problems. When you find one who specializes in the car's make, ask for cost information and availability. Most shops charge a moderate flat fee between \$100 and \$200.

How to look at a used car like a mechanic

Approach the purchase of a used vehicle with a critical eye. Analyze the interior and exterior of the vehicle like a mechanic rather than as a prospective buyer. "Before taking off on a test drive, check [the vehicle] over for any fluid leaks," says Miskelley. "Most dealerships clean the engine compartment, but you may find the fluid is low in a particular system." She then suggests taking the following steps:

Roll your payments into a new car lease

If you're planning to lease a new car after you get out of your current contract, you may be able to roll over your remaining lease payments into a new lease. This will increase the monthly payments on your new lease, and you may end up paying more than the new leased car is worth. Learn about car insurance for a leased car and check out our leasing vs. buying a car calculator.

Transfer the car lease to someone else

Many – but not all – leasing companies allow you to transfer your lease to another person. Read your contract to find out if yours will let you. Transferring the lease is typically the most cost-effective way to get out of your lease, but you'll need to find someone to take it over. Online services, such as Leasetrader and Swapalease, help people who want to get out of a lease find people who want to take over one. These sites charge a fee, but you'll typically pay a lot less to list your vehicle than you would to terminate your car lease.

When you transfer a lease to another person, they become legally responsible for making the payments for the remainder of the contract. Depending on the terms of the transfer, your responsibility might end when the lease transfers. However, some leasing companies may require you to serve as a co-signer on car insurance. If you're a co-signer, you'll be responsible for the payments if the new lessee doesn't make them.

Just leased a car? Insure it with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to add your new car to your Progressive auto policy.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to get rolling.

Get an insurance quote for your home in Oregon

How much is homeowners insurance in Oregon?

Your cost for Oregon homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about homes in Oregon

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm system
- ☐ Multi-policy
- ☐ Quote in advance
- ☐ New purchase

See more about the home insurance discounts we offer.

Discounts on Wisconsin renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Wisconsin, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full

- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does Wisconsin renters insurance cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Wisconsin, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Wisconsin renters insurance quote

Discounts on Michigan renters insurance

Progressive offers several discounts to help lower the cost of renters insurance in Michigan, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does Michigan renters insurance cost?

You can buy renters insurance for less than \$1/day.* However, many components influence the cost of renters insurance in Michigan, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Michigan renters insurance quote

Can I add a second car to my insurance policy?

If you have a second car you drive occasionally, you can typically add it to the policy you have for your primary vehicle. Many insurance companies offer multi-vehicle insurance discounts, which can help you save money on your car insurance premium.

How to add a second car insurance policy

At Progressive, customers save an average of 12%* when they add a car to their policy. But, depending on the type of car you have and how often you drive it, adding a second vehicle to your existing policy may not be the best option.

Can you have two car insurance policies on two different cars?

If you have more than one car, it's possible to insure both under two separate policies. And in some cases, that may make sense. For example, suppose you only plan to drive your second vehicle occasionally. In that case, it might be more cost-effective to purchase a policy that lets you pay per mile than to add your second car to your existing policy. Learn about car insurance for commute vs. pleasure.

And if you have a classic car, a classic car insurance policy can provide specialized coverages that aren't available with standard auto insurance. Plus, classic car insurance costs about \$182 less per year than a standard policy.

†To qualify for the good student and distant college student discounts, the student cannot be the primary named insured (PNI) on your policy or the spouse of the PNI. Additionally, to qualify for the distant college student discount, students must be enrolled at an educational institution located where they reside. You may also be asked to provide proof that your college student meets the above eligibility requirements.

Other ways to save

One easy way to save on your auto insurance as a college student is to drop collision coverage on your vehicle if it's of minimal value and not being financed. Lenders typically require comprehensive and collision coverage for leased and financed vehicles, but if your car is paid off, dropping one or both from your coverage can help lower your rate. Keep in mind that you'll have to pay out of pocket to repair or replace the car if it's damaged or totaled.

How to keep (or add) a college student on your policy

Current Progressive customers

Call us at 1-866-749-743 or log in to your policy. We'll need to know whether they'll have a car at college and, if so, their address. Then we'll show how this changes your rate right away.

New Progressive customers

Get a car insurance quote online or call 1-866-749-743, and we'll ask the right questions to properly insure your college student.

Are you a college student looking for your own auto insurance? Get an auto quote online to find the right coverage options for you.

Bodily injury coverages

Uninsured motorist bodily injury (UMBI): UMBI covers injuries suffered in an accident caused by an uninsured driver, including hit-and-run scenarios where drivers are considered "uninsured," depending on the state.

Medical payments (Med Pay) OR personal injury protection (PIP): These coverages apply regardless of who's at fault in an accident, so they can be used in the event of a hit-and-run. Medical payments or personal injury protection (PIP) would cover injuries and may include a deductible. PIP may also cover things like income continuation, funeral expenses, and rehabilitation costs. Coverage availability will depend on your state; for example, PIP is a required coverage in some states and not offered in others.

Learn more about personal injury protection and medical payments coverage.

If you don't have health insurance, UMBI and, depending on your state, PIP or medical payments coverages can help cover expensive medical bills. And if you do have health insurance, they can help you pay for medical costs your health insurance won't cover. If you elect to not carry these coverages, your car insurance policy won't cover your injuries from a hit-and-run accident.

What should I do if I'm in a hit-and-run?

Is renters insurance required in Massachusetts?

Although renters insurance isn't required by Massachusetts law, your landlord might require you to have a policy. Even if you don't have to get a policy, renters insurance may protect your belongings against certain perils or help you pay to live elsewhere if your home is unlivable and being repaired or rebuilt due to a covered loss.

Massachusetts renters insurance coverages

Check out the four standard coverages on nearly all Massachusetts renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Massachusetts is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: may pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Massachusetts

[Mass.gov](#) reports that there were 10,368 burglary and breaking-and-entering offenses in

2020 in the state of Massachusetts. Find out how renters insurance may cover theft if your belongings are stolen.

Discounts on Massachusetts renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Massachusetts, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does renters insurance in Massachusetts cost?

You can buy renters insurance for less than \$1/day.* However, many components influence the cost of renters insurance in Massachusetts, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Massachusetts renters insurance quote

Is renters insurance required in Virginia?

Virginia state law doesn't require you to have renters insurance. However, your landlord or property management company may require you to get a renters insurance policy before they let you move in. Having coverage to protect your possessions may be a viable reason to consider taking out a rental insurance policy, even if it's not required. Virginia renters insurance policies are typically inexpensive and can protect you against covered perils that may result in financial loss.

Virginia renters insurance coverages

Check out the four standard coverages on nearly all Virginia renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and

electronics.

☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

☐

☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Virginia is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Virginia

Weather-related damages are common in a state like Virginia, which has a significant amount of Atlantic Ocean coastline. Many parts of the state are susceptible to hurricanes and hard rain. Your Virginia renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits (minus your deductible).

Discounts on Virginia renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Virginia, such as:

☐ Multi-policy

☐ Quote in advance

- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much is renters insurance in VA?

Generally, less than \$1/day* is all you need to afford renters insurance in Virginia. Your actual cost will be affected by factors such as your location, coverage limits, and claims history. Learn more about renters insurance cost factors.

Get a Virginia renters insurance quote

Is renters insurance required in Michigan?

Although renters insurance isn't required by Michigan law, a landlord or rental agency often will require it. Even if you aren't mandated to purchase renters insurance, it may help protect your belongings from certain perils like theft and fire. It may also pay for you to temporarily stay in a hotel should your apartment or residence become unlivable due to covered loss.

Michigan renters insurance coverages

Check out the four standard coverages on nearly all Michigan renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Michigan is always a policy with customized coverage limits. Here are some extra options for when

you need more protection:

☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: may pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Michigan

Some cities in Michigan rank high for crime, with Detroit and Flint ranking second and third in the nation for violent crime rates, and Flint ranking second in the nation for highest burglary rate. Find out how renters insurance may cover theft if your belongings are stolen.

Is renters insurance required in Wisconsin?

Although renters insurance isn't required by Wisconsin law, your landlord or the company that manages your apartment building, condo, or house may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. Plus, your renters policy may pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt because of a covered loss that has caused it to be unsafe or not suitable to live in.

Wisconsin renters insurance coverages

Check out the four standard coverages on nearly all Wisconsin renters insurance policies:

☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.

☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

☐ Personal liability protects you financially if you're legally responsible for another person's

injuries or damage to their property.

- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Wisconsin is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Wisconsin

Though not traditionally included in what's known as Tornado Alley, Wisconsin has seen an increase in tornado activity during the summer months. In the winter months, heavy snowfall and the accompanying ice and snowmelt can also cause weather-related damages. Your Wisconsin renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits and minus your deductible.

Get coverage for your musical instrument

New Progressive customers

Quote home insurance, condo insurance or renters insurance online or call 1-866-749-743 and learn how your instrument can be covered.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to check on the limits and sub-limits for your personal property coverage.

Does Massachusetts have minimum requirements for car insurance?

Yes. Massachusetts car insurance requirements include liability coverage limits of at least:

- ☐ \$20,000 in bodily injury liability per person
- ☐ \$40,000 in total bodily injury per accident
- ☐ \$5,000 in property damage per accident

Auto insurance in Massachusetts also requires personal injury protection (PIP) and uninsured bodily injury coverage (UM BI), with the following minimum limits:

- ☐ PIP: \$8,000
- ☐ UM BI: \$20,000 per person, \$40,000 per accident

PIP can cover medical costs, plus lost wages and death benefits, and pays out even if you're at fault in an accident. UM/UIM BI can cover medical expenses for you and your passengers if you're in an accident with an uninsured driver.

That's all the minimum coverage you need for your Massachusetts auto insurance policy, but consider increasing your liability limits to better protect your assets.

Get comprehensive and collision coverage for your vehicle

Most lenders require comprehensive and collision coverage if you lease or finance your car. But even if you've paid off your ride, physical damage coverages can be worth carrying if your vehicle is damaged or stolen.

How much is auto insurance in Massachusetts?

The average cost of a liability-only Progressive auto policy in Massachusetts (single driver/single car) was \$130 per month in 2020-2021. Massachusetts car insurance quotes may vary based on driving history, ZIP code, and coverage selection.

Do you offer any discounts in Massachusetts to lower my insurance?

Progressive offers many discount opportunities to attain cheaper car insurance in Massachusetts, including:

- ☐ Continuous insurance
- ☐ Five-year accident-free

- ☐ Paid in full
- ☐ Electronic Funds Transfer (EFT)
- ☐ Multi-car
- ☐ Online quote
- ☐ Three-year safe driving
- ☐ Paperless

Save even more money – and protect your most valuable assets – by bundling your home and auto insurance. Learn more about homeowners insurance in Massachusetts.

See all auto discounts.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies.

Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much are homeowners insurance rates in Oklahoma?

Your cost for Oklahoma homeowners insurance varies based on many components, including your location, type of home, its age, and coverage limits. Learn more about factors affecting home insurance pricing.

Get a homeowners insurance quote for your Oklahoma property

How much is homeowners insurance in Alaska?

Your cost for Alaska homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Alaska?

If you own a rental property in Alaska, make sure it's protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Alaska

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Get a homeowners insurance quote for your Alaska home

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm system
- ☐ Multi-policy
- ☐ Quote in advance
- ☐ New purchase

See more about the home insurance discounts we offer.

Get a homeowners insurance quote for your Arizona home

How much is homeowners insurance in Tennessee?

Your cost for Tennessee homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a property you own in Tennessee?

Make sure the rental property you own in Tennessee is protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Tennessee

Get a homeowners insurance quote for your Tennessee home

Discounts on Maine renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Maine, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does Maine renters insurance cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Maine, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Maine renters insurance quote

Discounts on Maryland renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Maryland, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does Maryland renters insurance cost?

You can buy renters insurance for less than \$1/day.* However, many components influence the cost of renters insurance in Maryland, including your location and coverage limits.

Learn more about renters insurance cost factors.

Get a Maryland renters insurance quote

Does homeowners insurance cover someone getting hurt on your property?

Personal liability coverage on your homeowners insurance policy may help pay for injuries and legal fees that result from an injury to another party on your property if you're liable. If someone gets hurt on your property, they may be able to sue for the cost of their medical bills and other injury-related costs, including attorney and court fees.

How does personal liability coverage help when someone is injured?

If an accident occurs on your property and you're liable, your personal liability coverage may help with medical bills or death benefits, up to the limits of your policy. Similarly, if you are injured on someone else's property or at a friend's house, their personal liability coverage may cover your injuries if they were liable.

Depending on your home insurance provider, breed of dog, and policy restrictions, personal liability coverage may also cover you if your dog bites someone and you're liable for their injuries. Check with your insurer to find out if you have coverage and if a sublimit applies.

Am I liable if a kid gets hurt on my property?

You may be legally responsible if a child gets hurt on your property. While a child's status as an invited guest or trespasser will be considered, you're responsible for securing your property to prevent harmful conditions that can cause an accident. In some cases, trespassers have little protection. However, a young child may not understand the risks of entering your property. It's important to eliminate any attractive nuisances or take extra precautions with potentially hazardous conditions to avoid physical harm that those conditions can cause.

Ways to secure your home and avoid accidents

- ☐ Childproof your yard and cover swimming pools
- ☐ Remove toys from pathways to avoid falls
- ☐ Use non-slip rugs to prevent slip and fall accidents
- ☐ Shovel snow from walkways and steps
- ☐ Place trespassing warning signs around property

Should I detail my car before I trade it in?

Your car's trade-in value will be based on its condition, including aesthetics. The work you're willing to do on it beforehand can increase the value of your trade-in. At a minimum, you'll want to clean the vehicle inside and out – even mechanical parts like the engine. Getting your car detailed, especially if there are dents or dings, can help your trade-in look even more attractive to a dealer.

Tips for trading in a car

You're almost ready to take your vehicle to the dealer. Use these car trade-in tips to prepare:

How you're covered

Alabama doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Alabama

Depending on where in Alabama you live, tornadoes can cause major harm to Alabama homes. Your home insurance policy may cover wind damage to your home's structure and belongings, up to your policy's limits and minus your deductible.

Learn more about how home insurance in Alabama may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

What's included in a standard Progressive Oregon boat insurance policy?

Bodily injury liability coverage and property damage liability protect you against injuries and damages you cause to another person or their property. Bodily injury coverage can help cover medical expenses, while property damage liability can cover damage to other people's property, such as boats, docks, and buoys. If you need more than a \$500,000 liability limit, an umbrella policy can offer extra protection, typically up to \$5 million. Learn more about boat insurance and liability coverage.

Wreckage removal coverage is useful for recovering your boat from a body of water if it sinks and removal is legally required.

Fuel spill covers legally required cleanup costs that come with a fuel spill, regardless of how it happened.

Watersport coverage helps pay for medical costs surrounding accidents when jet-skiing, parasailing, and more.

Optional boat coverages

Comprehensive and collision: Comprehensive coverage can protect you from events outside of your control, such as fire, theft, and vandalism. This coverage helps pay your vessel's repair and replacement cost and is particularly useful to boat owners that store their watercraft for long periods. Collision coverage addresses damages caused by other boats, as well as obstacles like docks and buoys. If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about comprehensive and collision coverage for boats.

Sign & Glide®†: Sign & Glide® towing assistance will help if your boat is stuck on the water with on-water towing, jump starts, fuel delivery, and more.

Trailer trip interruption: If you break down at least 100 miles away from home, trailer trip interruption coverage will reimburse up to \$500 for food and hotel expenses.

See all boat insurance coverages.

How much is boat insurance in Oregon?

Oregon is considered a mid-range state for boat insurance costs. Multiple factors play into the cost of boat insurance in Oregon, including:

- ☐ Your age: Generally, the older you are, the more affordable your rate may be.
- ☐ Make, model, and year of the boat: Insuring larger, older, or more expensive boats can lead to higher rates.
- ☐ Boating experience: More experienced boaters may pay less for boat insurance than newer boaters.
- ☐ Claims history: This may include both at-fault and not-at-fault accidents.

What's included in a standard Progressive New York boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if you caused the damage. It may cover legal fees related to the incident as well. Bodily injury liability coverage may help with medical and legal expenses if someone on your boat, on another boat, or in the water is injured and you are responsible. Regarding coverage limits, choose a limit that can best protect you and your assets. An umbrella policy can offer extra protection, typically up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy.

Learn more about boat insurance and liability coverage.

Fuel spill coverage can pay for legally required cleanup costs associated with spilled fuel, no matter how the spill happened.

Watersport coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for the removal of your boat from the water in the event it sinks and removal is legally required.

Optional boat coverages

Comprehensive and collision: Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may be helpful if you tend to store your boat during the long winter months when your boat isn't in use. On the other hand, collision coverage protects your watercraft from accidents involving other boats and stationary objects, such as buoys and docks. If you're financing your boat, your lender will likely require you to carry both comprehensive and collision on your boat insurance.

Sign & Glide®†: Sign & Glide® towing assistance will help if your boat gets stuck on the water with on-water towing, jump starts, fuel delivery, and more.

Propulsion Plus mechanical breakdown: Propulsion Plus mechanical breakdown coverage will help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

See all boat insurance coverages.

Does Progressive insure yachts?

The home state of the Big Apple is also the home state of some big yachts. If you're a boater in the state of New York with a yacht over 26 feet, Progressive may help you get the insurance you need.

How much is boat insurance in New York?

Because of the comparatively shorter boating season and the wide variety of rivers and lakes available to state boaters, New York is considered a medium-cost state when it comes to boat insurance. In addition to the type of coverage you opt for, many factors determine the cost of New York boat insurance, including:

What's included in a standard MD boat insurance policy?

Bodily injury liability coverage and property damage liability coverage can help pay for injuries to someone else and damage to their property if you're liable. Bodily injury liability coverage may help with medical and legal expenses if someone on your boat, on another boat, or in the water is injured. Property damage liability coverage may pay for damages

your boat causes to someone's boat, marina, dock, or other piece of property, plus legal fees. As with any liability coverage, choose a coverage limit sufficient for protecting you and your assets.

If you need more than a \$500,000 liability limit, an umbrella policy can offer extra protection up to \$5 million. [Learn more about boat insurance liability coverage.](#)

Watersport coverage helps pay for medical costs associated with accidents involving on-the-water sports like water tubing and skiing.

Fuel spill covers legally required fuel cleanup costs, no matter how the spill happened.

Wreckage removal coverage may pay for the removal of your boat from the water in the event it sinks in an accident or storm.

Optional boat coverages

Collision and comprehensive: Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. On the other hand, comprehensive coverage covers the cost to replace or repair your boat for non-collision events outside your control, such as fire, theft, and vandalism. This type of coverage may be helpful if you tend to store your boat during the long winter months when your boat isn't in use. If you're financing your boat, your lender will likely require both collision and comprehensive. [Learn more about comprehensive and collision coverage for boats.](#)

Propulsion Plus® mechanical breakdown: Propulsion Plus mechanical breakdown coverage will help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor break down – even if it's from wear and tear.

Sign & Glide®: Sign & Glide® towing assistance † will help if your boat is disabled in the water, with on-water towing, jump starts, fuel delivery, and more.

[See all boat insurance coverages.](#)

Does Progressive insure yachts?

Yes, if you're a boater in Maryland with a yacht over 26 feet, Progressive can help you get the insurance you need.

How much is boat insurance in Maryland?

Boat season isn't as long in Maryland as it is further south or west, but many boating opportunities come courtesy of the Atlantic Ocean. As such, Maryland is considered a higher-cost state when it comes to boat insurance. In addition to the type of coverage you opt for, many factors determine the cost of Maryland boat insurance, including:

What's included in a standard Maine boat insurance policy?

Bodily injury liability coverage may help with medical and legal expenses if someone on your boat, on another boat, or in the water is injured.

Property damage liability coverage may cover damages your boat causes to another boat, marina, or dock, for example. This coverage may also help with legal fees that arise as a result of a property damage incident.

Along with boat liability coverages, an umbrella policy can offer extra protection if you need more than a \$500,000 liability limit. Umbrella policy limits typically can be obtained up to \$5 million.

Watersport coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as tubing and water skiing.

Wreckage removal coverage may pay for the removal of your boat from the water in the event it sinks.

Fuel spill covers legally required cleanup costs associated with spilled fuel, no matter how it happened.

Optional boat coverages

Comprehensive and collision: Comprehensive coverage covers the cost to replace or repair your boat for non-collision events outside of your control, such as fire, theft, and vandalism. This type of coverage may be especially helpful if you store your boat during the long winter months when it's not in use. On the other hand, collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about collision and comprehensive coverages for boats.

Sign & Glide®: Sign & Glide® towing assistance† will help with on-water towing, jump starts, fuel delivery, and more if your boat is disabled in the water.

Propulsion Plus® mechanical breakdown: Propulsion Plus mechanical breakdown coverage will help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

See all boat insurance coverages.

Does Progressive insure yachts?

With Maine's expansive Atlantic coastline, it's not uncommon for yachts to cruise its waters. If you're a boater in the state of Maine with a yacht more than 26 feet, Progressive can help you get the insurance you need.

How much is boat insurance in Maine?

Because the boating season is shorter in northern states like Maine, it's considered a lower-cost state when it comes to boat insurance. In addition to the type of coverage you opt for, many factors will determine the cost of your Maine boat insurance, including:

Get a homeowners insurance quote for your Alabama home

What is a death benefit rider?

Death benefit riders are additional death benefits or benefit-related features you might be able to add to your base life insurance policy for an additional cost. Death benefit riders allow you to customize your policy with additional financial protection for you and your loved ones if certain conditions are met.

ADB and AD&D riders

Accidental death benefit riders and AD&D riders can pay an additional amount – often double the policy's standard death benefit – in the event of a serious accident that meets the agreed requirements.

If you don't want to leave your death benefit to family members or close friends who aren't already your primary beneficiaries, you can select one or more organizations as your secondary beneficiaries. This allows you to leave a legacy via your death benefit if your primary beneficiaries are no longer living.

Updating your contingent beneficiaries

Review your beneficiary designations throughout the entirety of your policy's term to keep both your primary and contingent beneficiaries current. After major life events, such as marriage, divorce, or the death of a loved one, check your policy to see if you want to make changes. By reviewing your beneficiaries regularly, you can help ensure a smooth payout process after your passing. Remember to notify new beneficiaries when you name them on your policy, and make sure they know who your insurer is; that way they know to claim the payout when you pass.

What's the age requirement for an intermediate driver's license?

Many states require teens to be at least 16 when they get an intermediate license, but it can differ widely between states. For example, in South Dakota, teens can receive a driving license at 14 years and three months, but New Jersey's minimum age is 17. Check with your state's BMV or DMV for its intermediate license requirements. And remember, many state requirements also include driver's ed, testing, and/or a minimum number of driving hours logged before an intermediate license can be issued.

If you have a new teen driver, you should also learn about your state's minimum car insurance laws and requirements.

Teen driving laws: How to find the driving age by state

With GDL and any teen driving laws, consult your state's BMV or DMV for specific age requirements. The Insurance Institute for Highway Safety also has a tool to help you find graduated licensing laws by state.

Note the minimum age, driver's ed, and testing requirements for all the GDL program stages in your state: the learner's permit, the intermediary license, and the full license. Full driving privileges often happen around age 18 but can range from 16 to 21, depending on the state.

How you're covered

Texas doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Texas

The Lone Star State is subject to almost all major weather threats, including hail, hurricanes, and tornadoes. Your homeowners policy may cover certain weather-related perils, up to your coverage limits. Flooding and geological events, like sinkholes and earthquakes, are not typically covered but you may be able to purchase a separate flood insurance policy or include an optional endorsement with your homeowners policy.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Texas?

Your cost for Texas homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance prices.

Fast facts about homes in Texas

Get a homeowners insurance quote for your Texas home

How you're covered

Oklahoma doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common homeowners insurance claims in Oklahoma

Oklahoma is located in Tornado Alley, host to some of the most frequent and consistent tornado activity in the world, with Oklahoma averaging more than 60 tornadoes per year, and there were a record-setting 149 tornadoes in 2019. Fortunately, there's no need for special "tornado insurance." Damage from winds, tornadoes included, may be covered by your standard homeowners policy up to the policy's limits, minus your deductible.

Get more information about how home insurance may cover damage caused by severe weather.

How you're covered

Tennessee doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Tennessee

Tennessee is notably susceptible to natural disasters with the possibility of severe storm activity year-round. The state also sees an average of nearly 30 tornadoes per year, more than half of which occur at night when they're more dangerous. Fortunately for Tennessee residents, damage from these perils may be covered under a standard homeowners policy.

Learn more about how home insurance may cover damage caused by severe weather.

Tennessee is also prone to sinkholes, according to the USGS, especially in the central and eastern parts of the state. Tennessee law requires homeowners insurance providers to offer optional sinkhole coverage that can cover damages resulting from a sinkhole. Learn more about how homeowners insurance may cover sinkholes.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm system
- ☐ Multi-policy
- ☐ Quote in advance
- ☐ New purchase

See more about the home insurance discounts we offer.

How you're covered

Alaska doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.

- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

[Learn more about homeowners insurance coverages.](#)

Common claims in Alaska

Depending on where in Alaska you live, a variety of natural disasters can become sources of major damage to your home, from extremely cold temperatures in the winter to wildfires in the summer. Flooding and earthquakes are also possibilities. Your home insurance policy may cover damage to your home's structure and belongings caused by covered perils up to your policy's limits. You may need to add on optional coverage or purchase a standalone policy to get coverage for certain perils like earthquakes. [Learn more about how homeowners insurance may cover earthquake damage and wildfire damage.](#)

[Find out how home insurance may cover damage caused by severe weather.](#)

Is renters insurance required in Maryland?

Although renters insurance isn't required by Maryland law, your landlord or leasing company might require it. Even if you aren't required to have a renters insurance policy, it may help protect your belongings or pay for you to stay somewhere else while repairs are made to your apartment due to a covered loss.

Maryland renters insurance coverages

Check out the four standard coverages on nearly all Maryland renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Maryland is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Maryland

In 2020, there were 97,487 property crimes reported in Maryland, which includes burglary and breaking and entering. Find out how renters insurance may cover theft if your belongings are stolen.

What are Idaho's auto insurance requirements?

Idaho drivers need liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person

- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Although these are the minimum limits required in the Gem State, you can extend your limits to fully safeguard your assets. [Learn more about auto liability insurance.](#)

Comprehensive and collision coverage protect you and your car

Most lenders require comprehensive coverage and auto collision coverage when you finance or lease a car. But even if your car is paid off, you might want to consider these coverages in case your vehicle gets damaged or stolen. With these coverages, you would only pay your deductible rather than the repair bill, or the full price of a new car.

[Learn more about auto insurance coverages.](#)

Is renters insurance required in Maine?

Although renters insurance isn't required by Maine law, your leasing company or landlord might require a policy before they hand over your keys. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils and help pay for you to live elsewhere if you're unable to stay in your residence while it is being repaired or rebuilt because of a covered loss.

Maine renters insurance coverages

Check out the four standard coverages on nearly all Maine renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Maine is

always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Maine

In 2020, there were 15,610 instances of property crime reported in Maine, including burglaries and cases of breaking and entering. Find out how renters insurance may cover theft if your belongings are stolen in a burglary.

Even if you don't disclose your condition to your insurer, you should tell them about any vehicle modifications and adaptive features. If you don't, the modifications might not be covered.

Giving the insurance company the full picture of your vehicle is the best way to get car insurance coverage for your disability-accessible vehicle. What's more, misrepresenting facts on your application – like hiding details about your vehicle – to get a lower premium is considered car insurance fraud, a serious crime.

Car insurance for wheelchair adapted vehicles

Car insurance for wheelchair-adapted vehicles and other accessible vehicles can be obtained through a standard car insurance policy. Note that insurance rates are based partly on the driver (their age, location, driving history, etc.) and partly on the vehicle. Cars that cost more to repair or replace (typically cars that are more expensive) may have a higher insurance premium to account for the potential cost of fixing them after an accident. Adaptive vehicles are usually more expensive because of their special car modifications, so your insurance rate might be higher.

Learn more about car insurance cost factors.

Do I need special car insurance coverages because of my disability?

There are no additional required coverages if you live with a disability, but some optional coverages may be beneficial. For example, roadside assistance may be particularly helpful if you have limited mobility. And you may want to increase your coverage limits to make sure you and your vehicle are better protected in the case of an accident:

☐ Collision coverage

and comprehensive coverage

are optional and pay for damage to your own vehicle in case of an accident. The cost of a new vehicle with adaptive equipment can be as high as \$80,000, according to NHTSA.

Adding comprehensive and collision can help make sure you can afford to repair or replace your valuable accessible vehicle in case it's damaged and not covered by another party's liability coverage.

☐ Custom parts and equipment (CPE) coverage protects aftermarket vehicle modifications.

Carrying CPE may help your auto insurance pay for hand controls or other adaptations that have been made to the vehicle.

☐ Personal injury protection or medical payments coverage pay for your medical bills after an accident and are required in some states (and optional in others). Find out which coverage is available in your state and consider adding it, especially if you might need more extensive or costly treatment after a crash. Learn more about car insurance requirements by state.

Each driver and accessible vehicle is different, so discuss your needs with your insurer to find the best car insurance coverages for you. Ask about options like rental car reimbursement coverage – insurers may have special coverage for mobility vehicles while your car is being repaired after a covered incident. And find out whether your coverage will extend to property in the vehicle like scooters or other medical devices that aren't part of the car itself.

Your insurer can also help you identify which car insurance discounts you might qualify for. Plus, you can look into usage-based car insurance, which rewards careful drivers.

How to get car insurance with Progressive

How much is homeowners insurance in Arizona?

Your cost for Arizona homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Arizona?

If you own an Arizona home and rent it out, make sure you get the right type of property insurance. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about Arizona homes

How to get personal liability coverage

New Progressive customers

Quote homeowners insurance or call 1-866-749-7436 to get customize your coverage limit for personal liability.

Current Progressive customers

Log in to your policy or call 1-866-749-7436 to adjust your coverage limits.

How much does auto insurance in Idaho cost?

In 2020-2021, a Progressive liability-only auto insurance policy (single driver/single car) in Idaho cost \$67 per month on average. Keep in mind that rates may vary based on your driving history, ZIP code, and the limits and coverages you choose. Learn more about rates by getting an Idaho car insurance quote through Progressive.

Does Progressive offer discounts on auto insurance?

We sure do! You can get cheaper car insurance in Idaho with a variety of discounts, such as:

- ☐ Homeowner
- ☐ Multi-car
- ☐ Five-year claim-free

- ☐ Multi-policy
- ☐ Paid in full
- ☐ Paperless
- ☐ Online quote
- ☐ Continuous insurance

Want to save money while protecting your two most valuable assets? Progressive lets you earn a discount when you bundle your auto and home insurance in Idaho. In fact, you can save money by bundling two or more Progressive policies, including car, home, renters, and RV insurance.

See all car insurance discounts.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in West Virginia?

Your cost for West Virginia homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about homes in West Virginia

Get an insurance quote for your West Virginia home

How much is homeowners insurance in Alabama?

Your cost for Alabama homeowners insurance varies based on many components,

including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Alabama?

If you own a rental property in Alabama, make sure it's protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fun facts about homes in Alabama

How you're covered

Florida doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Learn more about homeowners insurance coverages.

Common claims in Florida

Floridians must contend with a variety of windstorms, fire risks, and hurricane— all of which can be sources of harm to Florida homes. Your home insurance policy may cover damage to your home's structure and belongings caused by covered perils, up to your policy's

limits and minus your deductible.

Learn more about how home insurance may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm system
- ☐ Multi-policy
- ☐ Quote in advance
- ☐ New purchase

See more of our home insurance discounts.

How much is homeowners insurance in Florida?

Your cost for Florida homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Florida?

If you own a rental property in Florida, make sure it's protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fun facts about homes in Florida

Get a homeowners insurance quote for your Florida home

Closing costs for buyers include fees paid to the mortgage company for originating the loan, legal fees paid to the attorney who handles the real estate transaction, homeowners association fees, and pre-payments for homeowners insurance and property tax. Sellers

generally pay real estate commissions and title transfer fees.

Sometimes, especially in a buyer's market, you can negotiate for seller concessions, which will reduce your closing costs by having the seller pay them.

Common closing costs

Prepaid costs

An assortment of prepaid expenses can impact your closing costs, including taxes, homeowners insurance, and homeowners association dues, if applicable. Upon closing, your lender will take a portion of your mortgage payment and transfer it into your escrow account. Usually, lenders expect at least two months' worth of payments, which ensures you, as the buyer, have enough to cover future payments. Then, when it comes time to pay your taxes or homeowners insurance, the funds are available in this account. Learn more about the cost of homeowners insurance and how escrow and homeowners insurance works.

Appraisal costs

In almost all purchase-to-sale transactions, an appraisal will take place. An appraisal is essentially an unbiased professional assessment of the home's value. An appraisal is crucial as it helps ensure the buyer isn't borrowing more from the lender than necessary. Depending on the size, location, and condition of the house, appraisal costs can vary. According to Home Advisor, the average cost of an appraisal for a single-family home is \$349. However, a multi-family home costs more, with appraisals averaging \$600 to \$1,500.

Title service costs

When you close on a house, you'll receive a deed or "title." This important document recognizes you as the legal owner of the property. To err on the side of caution, though, lenders initiate several searches before closing to ensure there aren't outstanding claims or liens. These title-related fees can include a title search, title settlement, and recording expenses. Additionally, these costs depend on the price of the house, its location, and the complexity of the title's chain of ownership. On average, though, a buyer can anticipate spending from a few hundred dollars to several thousand at closing.

Miscellaneous costs

Other fees the buyer is expected to pay at closing can range from miscellaneous legal expenses to mortgage-related services. For example, additional costs can include but aren't limited to opening an escrow account, underwriting the title, flood certification, courier fees, and loan origination fees, to name a few.

Final closing cost numbers

As a buyer, keep in mind that closing costs will vary, and you can expect to get an idea of your final numbers over the last few days before you close on your house. Until that time comes, you can keep a rough estimate in your head by estimating the cost of the primary fees: appraisal and home inspection costs, varying mortgage application costs and mortgage broker fee, two months' worth of property taxes and homeowners insurance payments, title search, and lender's and owner's title insurance costs.

How does a non-owner SR-22 work?

All drivers with an SR-22 must meet a minimum amount of bodily injury and property damage liability coverage per person and accident. These minimum coverage requirements will vary by state. The requirements do not change based on vehicle ownership, so you're required to carry the same level of coverage even if you don't own a vehicle. Most states require a driver keep an SR-22 on file for at least 3 years, but some states may require a longer time period.

When you buy your non-owners car insurance policy, let your insurer know that you'll need an SR-22 and they'll file the form with your state's department or bureau of motor vehicles. If you fail to maintain coverage during that time, you'll need to re-file the SR-22 form and the clock will reset, requiring you to carry the form on your policy for a longer period of time.

How much does a non-owner SR 22 cost?

The cost of filing an SR-22 form is generally \$25, though it can vary by state and insurer. The cost of a non-owner car insurance policy also varies by insurer, but it's typically less expensive than a standard car insurance policy. The addition of an SR-22, however, may

increase your insurance rate. Once the SR-22 is no longer required, your rate may decrease.

How to get an SR-22 with Progressive

Progressive can provide an SR-22 quickly and easily for your non-owners insurance policy. For new customers in most states, we'll electronically file your SR-22 form with the department of motor vehicles in the requested state right after the purchase of your policy. In certain states, we'll be required to file by mail. Whether you're a new or existing customer, you can call 1-866-749-743 for assistance.

What is the average cost of car insurance in Vermont?

In 2020-2021, the average Progressive liability-only auto insurance policy (single driver/single car) in Vermont cost \$66 per month. Rates vary based on several factors such as where you live, your driving history, and the limits and coverages you choose. Progressive offers auto insurance quotes for Vermont to help drivers find the best rates and discounts.

Can I qualify for discounts to lower the cost of my insurance?

Yes. Progressive offers a wide range of Vermont car insurance discounts, including:

- ☐ Continuous insurance
- ☐ Paperless
- ☐ Three-year safe driving
- ☐ Five-year accident-free
- ☐ Electronic Funds Transfer (EFT)
- ☐ Homeowner
- ☐ Multi-car
- ☐ Online quote

Protect your assets while saving money by bundling your car and homeowners insurance in Vermont. Do you rent your home? You can save when you bundle two or more policies—including your auto, home, and renters insurance—through Progressive.

See more car insurance discounts.

How much does auto insurance in Hawaii cost per month?

Auto insurance rates vary based on several factors, including your driving history, ZIP code, and coverage selection.

Can I qualify for discounts on my car insurance?

If you're looking for cheap car insurance in Hawaii, Progressive offers the following discounts and incentives:

- ☐ Continuous insurance
- ☐ Paperless
- ☐ Five-year accident-free
- ☐ Multi-car
- ☐ Three-year safe driving
- ☐ Electronic Funds Transfer (EFT)
- ☐ Homeowner
- ☐ Online quote

Save money—and protect your assets—by bundling your car and home insurance in Hawaii. Residents of Hawaii can earn a discount when they bundle two or more Progressive policies, including auto, home, renters, and boat insurance.

[See all auto insurance discounts.](#)

What is considered high mileage on a car?

Often, 100,000 miles is considered a cut-off point for used cars because older vehicles often start requiring more expensive and frequent maintenance when mileage exceeds 100,000.

However, modern advances in automotive technology mean most cars produced in this millennium will keep running long after the 100,000-mile mark, so it ultimately depends on a car's overall condition. Some brands are known for making vehicles that regularly exceed 200,000 miles with only minimal maintenance. Plus, highway miles typically put less wear and tear on a vehicle than city miles.

What is life insurance?

Life insurance is a legally binding contract between you and your insurance company. In exchange for monthly or annual premiums, your insurance company gives your designated beneficiaries a lump-sum payment, also known as a death benefit, upon your passing. You can get life insurance online or through an agent. Keep in mind your financial situation and long-term needs when choosing the amount and length of coverage on your policy.

Note that there are two major types of life insurance policies: term and permanent. Term life insurance typically provides coverage for 10, 20, or 30 years, whereas a permanent policy lasts for your entire lifetime. Term life insurance is the more affordable option, but if you pass away after your term is up, your beneficiary will not receive a payout.

What determines my eligibility for term life insurance?

In general, the main influencer of life insurance term length eligibility is age. Older age comes with a higher risk of health issues, so your options might be limited to shorter term lengths if you apply for a policy at an older age. If you do qualify for a longer term length when applying at an older age, note that your age combined with the longer term length will cause the policy to be more expensive.

Why should I consider a longer term length?

Choosing a longer life insurance term length offers specific benefits:

- ☐ If you plan to need coverage until you're 40 or older, you can take advantage of the lower rates you'll receive by purchasing a term policy when you're as young as possible
- ☐ If you plan to take on debt later in life, you may get better rates now on a longer life insurance term length than you would on a shorter term length when you're older

How to get life insurance with Progressive

You can get a life insurance quote online through eFinancial. After answering some questions, you'll choose a payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

Tips for a teenager's first accident

A teen's first car accident can be scary, so knowing the steps you should take can help you remain calm in the moment. Never leave the scene of an accident where damage or injury has occurred, even if it's minor. Leaving the scene may be viewed as a hit-and-run, which has severe consequences. Call the police and retrieve your license, registration, and insurance information for when they arrive.

If another driver was involved, check that they're okay and exchange insurance information, but leave it at that until the police arrive. The other driver may try to make it sound like you admitted fault by discussing the accident. And if they ask you to sign anything, don't. It's best to wait and speak to the police.

Get the right teen driver coverage with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check your coverages.

New Progressive customers

Get an auto insurance quote online or call call 1-866-749-7436 to speak with a representative.

What life insurance term length should I get?

When determining life insurance length, you first have the option of term life insurance or permanent life insurance. You can get coverage for your entire life via the permanent policy category, which contains several types of life insurance that pay out no matter when you pass (as long as your premiums have been paid). On the other hand, the "term" aspect of term life insurance lets you select how long you'll be covered, usually 10, 15, 20, or 30 years, with some insurers offering coverage for up to 40 years.

So how do you determine whether you need 10- versus 20-year term life insurance, or a 20-year term versus a 15-year term? Carefully consider your current financial obligations and any outstanding debt to determine the maximum life insurance policy for your specific situation and needs. Having a plan that runs a little longer than you need can make more financial sense than having to purchase a new plan when the first expires.

Why should you consider converting term life to whole life insurance?

One of the benefits of a term life insurance policy is that you typically choose which term length fits your budget and life plans. These policies are usually set to expire 10 to 30 years after purchasing them, often when you predict your dependents will no longer need the benefit and you'll have paid off any debt. However, coverage is sometimes still needed even after the term life insurance policy expires. While the process and reasons for converting from term to whole life insurance vary, there are several common scenarios in which switching makes sense.

You're still providing for dependents

The most common reason you might obtain term life insurance is to continue providing for your dependents after you're gone. Parents often obtain a life insurance policy that lasts until their children have reached legal age or graduated from college. However, you might find yourself unexpectedly caring for a family member in need, whether they're young or elderly. Life is unpredictable, and situations occur where your loved ones can no longer live independently or develop a condition that requires them to depend on you. In these scenarios, converting term to permanent insurance can help provide for the originally unexpected needs of loved ones.

You have outstanding debt

Policyholders often choose term life insurance to pay off any outstanding debt in case they pass away unexpectedly. However, when your term policy expires, you may still have outstanding debt that life insurance could help pay off when you pass. By converting from term life to whole life, you can maintain your coverage for the entirety of your life and protect your family financially.

Your health situation has changed

If you decide to convert term to whole life insurance, your insurance company might forgo the underwriting process and therefore allow you to avoid the medical exam and lifestyle assessment routinely required for a new whole life insurance policy. If you had to go through a new underwriting process (as you would with a completely new policy), the insurer would take into account your current age and any health conditions you may have developed – which could ultimately disqualify you from coverage if you were deemed a risk to insure due to your health.

Term life is also a common choice for individuals that have taken on added debt. For example, someone who has just purchased a home might take an additional term life policy to cover the cost of the house until it is paid off. A permanent life policy alone might not be enough to pay for the home and any final expenses.

How does permanent life insurance work?

Permanent life insurance provides lifelong coverage as long as you pay your premiums. No matter when you die, your beneficiary will receive the death benefit payout. The primary kinds of permanent life insurance are:

- ☐ Whole life insurance: This type of policy lasts for the lifetime of the insured party. It pays a death benefit but also has a savings component that lets cash value build, which allows you to take out a loan against your payout amount.
- ☐ Universal life insurance: This type of policy offers you the flexibility to change your death benefit and adjust your monthly premiums. Like whole life, universal life can also build cash value that you can borrow against.

Important note: If you withdraw or borrow against your policy's cash value without repaying it, you will reduce the cash value and death benefit of your policy.

When should I consider permanent life insurance?

Permanent life insurance is often selected at an early age with the intent of covering final expenses and leaving an inheritance to loved ones. Many people choose permanent life insurance to ensure their funeral costs are covered, as well as to gain more financial flexibility through the added cash value benefit. On a side note, final expense insurance can be an affordable alternative for covering your funeral costs.

In addition to the added cash benefit, whole life insurance offers set premium rates and lasts for your entire life, so you won't have to worry about higher policy rates down the road. The same goes for a universal life policy, except you can actually change your premium payment.

If you're still unsure what type of life insurance is right for you, talk to one of our experts at 1-866-912-2477. They'll offer advice, show you your options, and let you compare quotes.

Supplemental life insurance rates are based largely, and sometimes completely, on your

age. Some employers might subsidize your monthly premium, lowering your cost for the supplemental coverage.

What are the alternatives to supplemental life insurance?

Purchasing life insurance through a private life insurance company might be more affordable and flexible than buying an employer-offered supplemental life insurance coverage. Consider these two options:

Types of life insurance riders

Jump to get information about each type of life insurance rider:

- ☐ Accelerated death benefit (ADB) rider
- ☐ Critical and chronic illness riders
- ☐ Long-term care (LTC) rider
- ☐ Waiver of premium disability rider
- ☐ Child and spouse riders
- ☐ Family income rider
- ☐ Accidental death and dismemberment (AD&D) rider
- ☐ Cost of living rider
- ☐ Guaranteed insurability rider
- ☐ Return of premium rider
- ☐ Term life insurance rider
- ☐ Term conversion rider

How do life insurance riders work?

Life insurance riders work by changing the terms or conditions of a policy. If you have a life insurance rider and you meet the rider's requirements while it's still active, you'll be able to file a claim with your insurer to initiate the rider's benefits. Many insurance companies automatically include certain riders, or they'll allow you to add riders while you're shopping for life insurance.

But not all insurance companies offer the same riders, and some may only be available with certain types of life insurance.

What are the benefits of life insurance riders?

Life insurance riders make your life insurance policy more flexible, and they add useful features. For example, an accelerated death benefit rider can let you claim your death benefit yourself while you're still alive if you're diagnosed with a qualifying serious illness. Without this rider, only your beneficiaries would be able to claim your death benefit after you die.

Riders typically need to be added when you purchase life insurance, so consider which features you want before you buy.

Is there a grace period for a life insurance lapse?

Yes, in most cases, you'll have a grace period between missing a payment and your policy officially lapsing. If you die during the grace period without paying your premium, your insurer is legally required to still review your beneficiaries' claims for the payout, though missed payments will be deducted from the total payout. During the grace period, you can reinstate your life insurance policy simply by paying the outstanding premium and any associated late fees. Grace periods typically last around 30 days, depending on your policy. Under certain circumstances, some insurers may extend it up to 60 or 90 days. Refer to the grace period provision in your policy contract for grace period details.

Your insurer is legally required to notify you when you've missed a payment and your policy is in danger of lapsing. They must also alert you once the policy has officially lapsed.

What happens when your life insurance lapses?

The repercussions of a lapsed policy might vary depending on whether you have term or permanent life insurance:

What is an LTC rider?

A long-term care life insurance rider is a policy addition that slightly changes how your life insurance works, allowing you to use part or all of the policy's death benefit for long-term care while you're alive. This rider can help you pay for your long-term care expenses that traditional health insurance doesn't cover, such as a home health care worker, long-term care facility, or a nursing home. An LTC rider doesn't pay for expenses covered by health

insurance policies like doctor visits, hospital stays, or prescriptions.

If your insurer offers long-term care riders, you can typically add one to a permanent policy such as universal life insurance or whole life insurance. LTC riders aren't usually added to term life insurance policies, but check with your insurer to find out what's possible.

Does long-term life insurance exist?

There isn't technically a life insurance product called "long-term life insurance," but the term might be used to refer to one of two things:

- ☐ Permanent types of life insurance policies, which last your entire life and are therefore considered long-term life insurance instead of short-term life insurance
- ☐ Life insurance policies with long-term care benefits like a long-term care rider

Primary vs. contingent beneficiary: What's the difference?

Your primary life insurance beneficiaries are first in line to receive your payout. Policyowners typically name their closest relatives and/or favorite organizations as their primary beneficiaries. But if all your primary beneficiaries have already died when you pass away, your designated contingent beneficiary will receive the payout instead. Just like with a primary beneficiary, you can name any person or organization as a contingent beneficiary, and you may have one or several.

Do I need a contingent beneficiary?

Naming a contingent beneficiary may not be required when you purchase life insurance, but it can help make sure someone you care about receives your death benefit in case your primary beneficiaries no longer can. Here's how the payout process would go for a policy with a contingent beneficiary versus one without.

Payout process with a contingent beneficiary

When you set contingent or secondary beneficiaries, you help the payout process move swiftly while keeping your benefit intact. Here's how the contingent beneficiary process works:

What does my life insurance company need to know about me?

When you apply for life insurance, the insurance company may ask questions about your age, fitness level, lifestyle, and medical history. They may also ask questions about your family medical history. In many cases, you'll be required to undergo a medical exam to qualify. You might be able to opt out of the medical exam, but doing so may increase your premium significantly.

Generally, your life insurance premium will be lower the younger you are, the better you maintain any conditions, and the less you participate in risky activities. When you purchase a policy, you might consider adding a guaranteed insurability rider in case you want to increase your death benefit at a later date without undergoing medical testing.

How to get life insurance if you have health problems

What types of life insurance policies can be donated?

When it comes to donating your life insurance to charity, some policies may be better suited than others. While it's possible to donate either a term life or permanent life insurance policy, a permanent policy ensures a donation no matter when you pass away. A term life policy could potentially expire while you're still living, and then your death benefit wouldn't be distributed. A permanent policy, whether it's a whole or universal life insurance policy, as long as the premium is paid, will pay out a death benefit regardless of how long you live.

What are the benefits of life insurance charitable giving?

By donating your policy or naming a charity as your life insurance beneficiary, you can leave a legacy using something you already own. For example, say you purchased a permanent life insurance policy 20 years ago to help your loved ones in case you died, and they needed financial support. However, now that time has passed, your original beneficiaries would no longer need financial support if you passed away. By donating your policy or naming a charity as a beneficiary, you can rest assured the policy still benefits a cause you care about. Plus, depending on your circumstances, it might allow you to make a much larger one-time donation than you'd be able to make using cash from your estate.

There can also be tax benefits to donating life insurance to charity. However, they can vary

depending on the type of insurance policy you're donating and your individual circumstances. Check with a financial advisor or tax attorney before donating an insurance policy to charity.

How do I go about donating life insurance to charity?

You have options for donating to charity via your life insurance policy. Here are some ways you can donate:

Transfer ownership of your policy

To make a permanent gift of life insurance to charity while you're still alive, you can transfer ownership of your policy to the desired organization. The policy's death benefit will go to the charity once you've passed away if it's named as the beneficiary, which – as the new policyowner – the charity will control.

What's the difference between life annuities vs. life insurance annuities?

A life insurance annuity is not the same as a life annuity, though both can be provided by insurance companies. A life annuity is a retirement investment product you can purchase. A life annuity earns interest for a set timeframe or until certain conditions are met and then starts paying out to the annuitant. The annuitant may be you as the person who purchased the annuity, or someone else you've designated, depending on the specific annuity product you have. On the other hand, a life insurance annuity is a payout method that may be offered to the beneficiaries of a life insurance policy.

Is an annuity a life insurance policy?

No, an annuity is an investment product you purchase all at once that earns interest and, after a set time frame or when certain conditions are met, starts paying out. It may be offered by life insurance companies, but it's not technically a life insurance policy.

How life insurance annuities work

While technically different from a life annuity investment product, a life insurance annuity essentially involves converting a beneficiary's payout to a life annuity so it can be paid out over time and so the remaining death benefit can continue earning interest. Once converted, the insurer can pay out the benefit incrementally as agreed upon with the beneficiary – for a set period until the payout is complete or until the beneficiary passes away.

Selecting a longer timeframe for your life insurance annuity can result in more earned interest and thus a higher overall payout. Beneficiaries don't have to pay the insurer if they choose the life insurance annuity payout option, but the interest earned during the annuity period might be subject to income tax. Consult with a tax professional to understand the tax implications of your particular circumstances.

Should life insurance beneficiaries choose the annuity option?

Life insurance annuities aren't available in all situations, so when you file a claim for a death benefit, ask about your payout options. Receiving a lump sum can make it possible to pay for burial expenses and estate costs, or other large financial needs you might have coming up. A lump sum payout can also be invested, allowing you to earn interest on your benefit with potentially more lucrative options than an annuity payout.

However, if you're not prepared to invest and manage a large lump sum payout, receiving a series of payments via annuity can make it easier to budget while still earning interest at a fixed rate. Again, a tax or financial advisor can help you with this decision.

Considering a life insurance policy of your own?

Online

Get a life insurance quote online. You'll answer some questions and then compare policies to find what's right for you.

Call a rep

Call 1-866-912-2477. You'll speak with a licensed representative who will guide you through the policy selection process.

How much does a child insurance rider cost?

Child life insurance riders may add as little as a few extra dollars to a monthly premium, and they typically cost the same regardless of how many children are covered. A child rider is much more affordable than taking out a standalone life insurance policy for your child since the rider will provide a smaller payout. Adding a child rider to your term or permanent life insurance can provide you with an affordable safety net in case the unimaginable happens and you need financial support while grieving.

What is a spouse rider?

A spouse rider works similarly to a child rider by providing a death benefit if your spouse passes away while the rider is active. There are usually higher coverage options for a spouse rider than for a child rider; therefore, adding a spouse rider will likely be more expensive than adding a child rider.

A spouse rider's beneficiary is typically the policyowner and would likely provide a smaller death benefit than if your spouse got their own life insurance policy. But if your spouse is older or has health issues that make it expensive for them to qualify for their own policy, adding a spouse rider to your policy could be a way for them to get some affordable coverage. A spouse rider typically ends with the policy term, so spousal life insurance coverage will only be in effect while you're still alive and the policy is active.

Ready to compare life insurance policies?

Get a life insurance quote online to compare prices in as little as 60 seconds. Or call 1-866-912-2477 to speak with a licensed representative who will guide you through everything.

Once your accelerated death benefit rider has been activated, you might be permitted to use anywhere from 25% to 100% of your death benefit while you're still alive, depending on your insurer and policy. You can typically use the payout for anything you want, from paying for an at-home nurse to covering travel expenses, but tax implications may vary by one's circumstances. Any portion you don't withdraw will be paid out to your beneficiaries once you pass away, but premiums are still required to be paid for the benefits to be paid upon the insured's death.

How much does an accelerated death benefit rider cost?

While insurance riders are considered "add-ons" that often cost extra, accelerated death benefit riders are sometimes included in life insurance policies for no cost. Many of these riders, however, treat the accelerated benefits similar to a policy loan. Thus, the eventual death benefit left over is equal to the initial death benefit, less the accelerated amount, minus the interest charged against the accelerated amount.

The accelerated death benefit rider is a relatively new product, and older policies may not include one. If your existing policy doesn't provide for an accelerated death benefits rider, ask your insurer if it can be added. Note that adding the rider may increase your premium.

Should I get an accelerated death benefits rider?

If you're shopping for life insurance now, there's a good chance an accelerated death benefits rider will be automatically included in your policy for no additional cost, meaning there's no downside. If your insurer charges extra for the rider, consider if developing a terminal illness would result in financial stress for you or your loved ones. Depending on the cost, adding the accelerated death benefit rider may be worth the peace of mind that you'd have access to additional funds if you needed them.

You should also compare your insurer's accelerated death benefits rider with their long-term care rider and chronic illness rider. If you're concerned about developing a certain serious health issue, make sure you choose the rider that includes that condition, and that you can afford any increase in premium.

How to get life insurance through Progressive

Get a life insurance quote online in as little as 60 seconds. You'll answer some questions and then choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

Should I get a term life insurance rider?

Generally, you might consider a permanent life insurance policy with a term life rider if your needs will decrease over time, but you want to maintain some life insurance until you

die. The most common example is buying whole life insurance to provide for your spouse no matter when you die and adding a term life rider that would increase the payout if you die while your children are still dependents.

Or, if you and your partner don't anticipate having children, a term life rider could help pay for a mortgage or student loans if you die before your debt is paid off. That larger payout would no longer be necessary once the loans are paid off, and you'd still have permanent life insurance without the added cost of higher benefits.

How does an IUL policy work?

As a type of permanent life insurance, indexed universal life insurance works similarly to universal life policies, except in the way they build cash value. IUL cash value allows for growth based on a stock index (a set grouping of various stocks) instead of only through non-equity earned rates. Like universal life, IUL offers the flexibility to adjust your premium as the cash value grows, with the potential to eventually achieve a zero-cost policy in which all premiums are paid for by your built-up cash value.

How is interest calculated on indexed universal life insurance?

Can you have a life insurance policy if you're on Medicaid?

Having Medicaid doesn't automatically disqualify you from getting life insurance, but it might indicate that you'll have trouble qualifying for certain life insurance policies based on your income. Each state's Medicaid program has an income threshold you must be under in order to qualify for its health insurance. Because life insurers factor in your income when qualifying you for life policies, it's possible that if you have Medicaid, you might not have a high enough income to qualify for fully underwritten term life insurance and whole life insurance policies.

However, even if you're enrolled in Medicaid and not eligible for fully underwritten policies due to your income, you can likely still qualify for these other life insurance policies:

- ☐ Guaranteed issue life insurance provides a limited coverage amount and is more expensive than traditional life insurance, but your health and income won't be factored into your eligibility. Note that if you die during a defined period at the beginning of a guaranteed issue policy (typically the first couple years), your death benefit will be limited to a return of

your premium paid to date plus interest, as described in the policy.

☐ Simplified issue life insurance also doesn't use your income or a medical exam when evaluating your eligibility for a policy. It's less expensive than a guaranteed issue policy, and only a little more expensive than traditional policies. However, you may not qualify if you're over a certain age or have certain medical issues, depending on your insurer. Through Progressive Life by eFinancial, you can get a quote in minutes for affordable term life policies, including simplified issue ones.

Can you qualify for Medicaid if you already have life insurance?

If you already carry a life insurance policy and are interested in getting health insurance through your state's Medicaid program, the type of life insurance you have could affect whether you qualify for Medicaid or not. For example, if you apply for Medicaid and your life insurance has a cash value, your life insurance policy's cash value can easily push your overall assets over the Medicaid asset limit.

This would generally only apply to permanent life insurance policies with cash value; term life insurance policies typically don't have cash value and therefore wouldn't be considered an asset that affects your Medicaid eligibility. However, some term policies do have cash value, so be sure to check yours. Learn more about the difference between term and permanent life insurance.

How does collateral assignment of life insurance work?

If you die before fully repaying your loan, collateral assignment will allow the lender, or "assignee," to be repaid for the outstanding loan amount using your death benefit. If you pay back your loan fully before passing away, or if only a portion of your death benefit is needed to pay off your loan, your beneficiaries can still file a claim for the policy's death benefit.

What steps are required to apply for collateral assignment of life insurance?

Depending on your lender and the loan type and amount you're applying for, collateral assignment of your existing life insurance or a new life insurance policy may be required. Collateral assignment requirements are particularly common with business loans. Here's

how to apply for collateral assignment of life insurance:

How survivorship life insurance works

Survivorship life insurance insures two people and only pays out the death benefit after both have passed away. It's often purchased by a couple as a means of leaving money to their children, estate planning, leaving a sizeable legacy, or funding a support system for a dependent who may require lifetime care. Survivorship life insurance can also be called:

- ☐ Joint survivorship life insurance
- ☐ Second-to-die life insurance

In most cases, joint survivorship insurance is a permanent type of life insurance, such as a survivorship whole life insurance policy or a survivorship universal life insurance policy. Permanent policies last your entire life, and they contain an investment component that accrues cash value over time.

It may be possible to obtain a survivorship policy in the form of term life insurance, but it's not nearly as common as getting a permanent survivorship life policy. With a term life policy, for the death benefit to be paid out, both people on the policy would have to die during the policy term.

[Learn more about term vs. permanent life insurance.](#)

What's the difference between a joint life and a survivorship policy?

Technically, a survivorship policy is a type of joint life insurance. A joint life policy is one policy that covers multiple people, usually in the form of joint universal life insurance or joint whole life insurance. The death benefit for joint life policies can be paid out in one of two ways:

Why should I have life insurance while pregnant?

Buying life insurance while pregnant offers your growing family financial support in case you pass away. If you were to die during or soon after your pregnancy, having your closest family members as your life insurance beneficiaries can help them with your end-of-life expenses and even replace the loss of your income while they're grieving.

When is the best time to buy life insurance while pregnant?

If you begin the life insurance buying process before pregnancy or during the first trimester, you may be more likely to secure better rates and get coverage in case complications develop later in your pregnancy.

Will a high-risk pregnancy impact my insurance rate?

If you already have a life insurance policy, your premium won't increase because of a high-risk pregnancy. However, if you're getting a new policy and you or your baby are at risk for health complications during pregnancy, it could increase your life insurance premium and/or delay your application process.

Common high-risk factors like weight gain and high blood pressure could impact your premium, though some insurers may use your pre-pregnancy weight in your application. For the best rate, consider adding a life insurance policy in your first trimester or before you're expecting. However, if you develop gestational diabetes before getting life insurance, waiting until after pregnancy when it's likely to resolve can help you secure a lower rate.

If you outlive your term life policy with a family income rider and you still want coverage, you can opt to convert your term life policy to whole life so it lasts the rest of your life, or you could take out a new policy like final expense life insurance (usually for a lower cost and smaller death benefit). Another family income rider may or may not be available on your new or converted policy.

Should I get a family income policy?

A family income policy rider can help protect your family from the stress of managing a lump sum policy payout if you pass away while they still depend on you financially. Plus, family income riders are often affordable and sometimes even included in term policies at no extra cost.

Note that a family income policy's death benefit must often be claimed within a certain time frame after you die. If you choose to include a family income rider, check your policy and let your beneficiaries know about the requirements and any time constraints. Additionally, some insurers may only provide this life insurance rider as "decreasing term life insurance," meaning your beneficiaries' total payout would decrease the longer you

live, and there would be no lump sum payment at the end of the term.

What's the difference between a family income policy vs. a family maintenance policy?

While a family income rider is added to a term life insurance policy, family maintenance policies are typically whole life insurance policies. So if you have a family maintenance policy, coverage will last your entire life, unlike a family income policy rider, which won't pay out anything if you die after the term ends. A family maintenance policy allows for the death benefit to be paid out in installments if you die younger than a certain age. If you die when you're older than that age, your beneficiaries will still receive your payout, and it will be paid as a lump sum.

How does a return of premium life insurance rider work?

If you purchase an ROP life insurance rider with your term life policy, you'll make monthly payments to keep your policy active. If you're still living when the policy term ends, the insurance company pays back all or some of the money you spent on payments, depending on your policy, in the form of an ROP benefit.

The money back from your term life insurance may not be taxable, unless there's a gain; consult with a financial advisor to understand these potential implications. The refund might not include fees and other riders you have on the policy, and missing payments can disqualify you from getting your ROP benefit.

If you die during the policy term, your beneficiaries can claim the death benefit, just like with any other life insurance policy.

What type of life insurance should I consider for retirement planning?

When considering retirement and life insurance, first determine if your death's projected financial loss is increasing or decreasing; this factor can reveal how your life insurance and retirement income might correlate. Ultimately, understanding your death's projected financial loss can help you choose between the two main categories of life insurance policies – term life insurance and permanent life insurance.

You have a decreasing projected financial loss if...

Your income will go away or decrease significantly after retirement. If that's the case, you can likely project that your beneficiaries would experience much less of a financial loss if you were to die after you retire than if you were to die before retirement.

If you have a decreasing projected financial loss and you've invested well for your retirement years, term life insurance may be your best insurance policy for retirement planning. You can set the coverage to last only as long as you'd be providing an income – or shorter. Funeral insurance can also make sense if you just want to make sure your final expenses are covered after you retire. These more affordable plans can help you avoid adding more costs in your retirement years when your income will decrease and your loved ones won't be relying on you financially anyway.

You have an increasing projected financial loss if...

You plan to continue increasing your income during retirement, such as if you own a business or have a high net worth. In other words, your beneficiaries would experience much more of a financial loss if you pass after retirement compared to if you pass before retirement.

If you have an increasing projected financial loss, you'll likely want to provide for your beneficiaries through permanent life insurance in case your death would eliminate the increasing income you plan to provide even into retirement. Permanent life insurance (either whole life or universal life) may also help offset the cost of estate taxes that will come out of your estate before it gets passed on to your loved ones – but you should consult your tax advisor to understand any tax implications for your particular circumstances.

Regardless of your projected financial loss, a permanent policy also makes sense if you want to ensure your death benefit will be paid out no matter when you die. With a term policy, you're only covered for a specific number of years. Learn more about how types of life insurance differ.

How do I select a coverage amount I can afford?

There are two aspects of life insurance coverage: how long your policy will last, and how much it will pay out upon your passing. Your age and health may affect what coverage

amounts you're eligible for, but ideally you'll select the amount that can adequately provide for your beneficiaries for the length of time they'll need support – and at a premium you can afford over time. Remember to factor in your savings, investments, and how your financial situation will change when you retire.

Selecting a coverage length

If you decide to purchase a term life insurance plan, you'll be given term length options, usually between 10 and 30 years, depending on your eligibility. The maximum term period you're eligible for typically decreases as you age. So, if you're in your 20s or 30s and planning for retirement, it can make sense to opt for the longest term you qualify for; that way it's in effect for as long as possible while you're still providing an income for your family.

However, if you're buying life insurance during retirement because you want to cover, say, the remaining balance on a 15-year mortgage you got five years ago, 10 years of coverage would make more sense. Learn more about how long your life insurance should last.

Are parents liable for their children's car accidents?

That ultimately depends on your state, insurer, and the circumstances of the accident. Before your teen gets behind the wheel, make sure they're licensed, insured, and following the rules of the road.

How can you help if your teen has a car accident?

Start by preparing your teen before their first car accident even happens:

- ☐ Teach them what to do, step-by-step. You can even write the steps on a notepad for them to keep in the glove compartment. Having a car accident checklist can help them take the right steps when they're feeling shaken up on the scene.
- ☐ Always keep a copy of the car registration and insurance information in the car. Everything will be right there if they need to provide documentation for a police report or exchange insurance details with another driver.

Even with preparation, car accidents happen. If you ever get that call from your teen saying they've been in an accident, take these steps:

Average cost of cat insurance

Pets Best's cat insurance plans can also be customized to your kitty's budget and needs. They cost an average of \$6 to \$38.53 per month, depending on the cat's breed and plan type.

Learn more about how to shop for pet insurance and which pet insurance coverage types are best for your needs.

Is it worth having pet insurance?

Simply knowing you're prepared for an unexpected illness or injury to your pet can be worth it. Some health issues may only cost a few hundred dollars, but major issues, such as pet cancer and surgeries for your cat or dog, can cost thousands of dollars. Without knowing what the future holds, having the right protection in place can offer peace of mind in case something does happen to your pet. Learn more about if pet insurance covers cancer and how pet insurance covers surgery.

The three stages of a GDL program

Although each state has individual GDL guidelines, every GDL program structure generally consists of the same three steps for teen drivers:

Learner's permit

A learner's permit is issued when a teen passes a written driver's ed course and/or test that allows them to begin practicing behind the wheel with an approved adult driver, like an instructor or parent. Learn more about getting car insurance with a learners permit.

Intermediate license

After a specified time, logged number of driving hours, and/or passing a practical test, a teen might qualify to replace their learner's permit with a license that has a few restrictions. The restrictions typically center on nighttime driving and the age and number of passengers allowed in the car. This intermediate driver's license may sometimes be called a provisional license or junior license, or it may simply be known as a driver's license.

Full license

A graduated driver's license (or GDL) is a full license that lifts all restrictions and allows a teen to drive freely with the same privileges (and responsibilities, of course) as an adult after "graduating" from the intermediate stage. Depending on the state, the driver may achieve full licensing by reaching a certain age. Learn more about car insurance for teen drivers.

What's the difference between pet wellness plans and comprehensive pet plans?

Comprehensive pet insurance is designed for unexpected accidents and/or illnesses, while pet wellness plans focus on preventative and routine care. Preventative pet insurance plans may reimburse you for the cost of common procedures, including spaying and neutering, as well as other common needs like vaccinations, teeth cleaning, and more. Learn more about how pet insurance covers dental.

Note that pet wellness plans and pet insurance plans might not be mutually exclusive, depending on your insurer. You may be able to opt for both types of coverage for your cat or dog. With Progressive Pet Insurance by Pets Best, wellness plans are available as an add-on to a comprehensive BestBenefit pet insurance plan. Learn more about dog insurance and cat insurance.

How to look for pet insurance that covers spaying and neutering

Pet insurance plans that cover preventative and routine care are rare among pet insurers, so be sure to compare policies carefully before buying. If you find a plan that covers elective or preventative procedures, you'll need to check that it doesn't exclude coverage for spaying and neutering. Finally, confirm how much coverage is provided for a spay or neuter procedure and any complications that follow.

How spay and neuter coverage works

Progressive Pet Insurance by Pets Best offers two pet insurance coverage options for routine care: the EssentialWellness plan for \$16 per month,* and the BestWellness plan for \$26 per month.† These plans must be purchased on top of your BestBenefit accident and illness plan, but only the BestWellness plan offers spay and neuter coverage. BestWellness reimburses owners up to \$150 per year for spaying or neutering the insured pet.

On the BestBenefit plan, coverage is shared between spay/neuter and teeth cleaning. So in the years after you spay or neuter your pet, you can get reimbursed up to \$150 per year for teeth cleaning. BestWellness also offers higher reimbursement amounts than the EssentialWellness plan for many other routine care procedures.

While uncommon, other pet insurance plans may offer spay/neuter coverage as well. How coverage works will vary by insurer.

What's the best way to pay car insurance premiums?

The best way to pay your premium is whichever method keeps you on track, so you don't have a lapse in car insurance coverage. Nearly all major insurance providers now allow you to pay your insurance premium by credit card, debit card, electronic check, or electronic funds transfer (EFT), all of which may provide the benefit of automation. Here's what to know if you're paying online with a credit card.

What's the difference between paying with a credit card vs. a debit card?

Both methods let you pay your bill instantly, but there are some key differences. When you use a debit card, money is taken directly from its associated checking or savings account, like how a check works. When you use a credit card, the credit company pays the bill instantly, and you reimburse them later via your credit card payment. If you don't pay off your credit card balance when it's due, the money you owe will accrue interest that you'll owe to the creditor on top of your original bill.

What are the advantages of paying for car insurance by credit card?

One of the principal advantages of paying for car insurance with a credit card is the flexibility it gives you. Your credit card bill will be due at the same time every month, so the funds for anything you purchase with your credit card won't come out of your bank account until you pay your credit card bill. And some credit cards offer cash back or other rewards, so using a credit card to pay for car insurance can benefit you later, as long as you make your monthly payments on time.

Many insurance companies offer an auto insurance discount for paying your entire policy upfront or via an automated payment and using a credit card might make that a possibility for you. Even if you decide to make monthly payments, you can set up auto pay to have your car insurance premium automatically charged to your credit card each month.

What are the disadvantages of paying for car insurance by credit card?

If you easily lose track of your spending, paying your insurance premium by credit card might lead to disadvantages like using your credit card to buy more than you can afford. When using your credit card, remember that you'll need to make your full credit card payments on time or risk being hit with interest charges. Many credit cards allow you to set up auto pay so you don't miss a credit card payment.

Is paying for car insurance with a credit card right for me?

That depends on your spending habits and your financial situation. If you have good credit and can pay your credit card bill in full every month, paying your car insurance premium with a credit card can be a simple, automated option with added credit card perks.

On the other hand, if you're unable to pay your credit card bill in full and on time, using it for your car insurance will wind up costing you more, with potentially long-term repercussions for your credit score and debt. Also, keep in mind that if you're applying for a loan or making a purchase that requires a credit check, you may want to consider another payment method; using more of your available credit could affect your credit score.

What other car insurance payment options are available?

If you decide not to pay your insurance premium by credit card, you can usually still pay online with a debit card, which is like paying by check but faster. Other online payment methods, depending on your insurer and situation, include PayPal, electronic funds transfer (EFT), online checks, and text messaging. And, of course, you can always make your payments over the phone.

If you don't want to pay electronically, you can send a physical check or money order by mail.

Should I keep emergency funds during retirement?

Regardless of your age, you should keep an emergency fund for unexpected financial needs. If you're concerned that an unexpected cost during retirement could leave your family vulnerable to financial hardship, permanent life insurance policies might provide

you with peace of mind. If the need arises, a permanent policy can allow you to take out a loan against the policy's cash value. You can then pay back that amount, or it will be subtracted from your death benefit.

How to get life insurance for retirement

You can compare your retirement life insurance options and get a life insurance quote in minutes from Progressive through eFinancial.

A note on employer-provided life insurance

Your employer might offer you another option to purchase life insurance. Companies often provide a set amount of life insurance as part of their benefits package. If you decide to take the benefit offered at work, it's still a good idea to review your financial situation and make sure you don't need additional coverage. The coverage amount offered by your employer might not be enough to provide for your dependents long term or pay off debt if something happens to you.

What to look for when buying life insurance

Especially when shopping independently, be sure to research the life insurance companies behind the offers you're presented with. Key things to look for in an insurer before purchasing a life policy include:

- ☐ Knowledgeable customer service: Can they answer your questions?
- ☐ Trustworthy agents: If you're using a local agent, are they well known and recommended by someone you trust?
- ☐ Great consumer reviews: Does the insurance company have mostly positive reviews of their products and service?
- ☐ Financial stability: Is the underwriting insurer considered financially secure? Look up its financial security rating from a few independent agencies like A.M. Best and Fitch Ratings. The higher the ratings, the stronger an insurer's financials, which generally means you don't have to worry about the company going under while your policy is active.

The insurers known for having excellent customer service and strong reviews from their policyholders may be worth pursuing. Paying a few extra dollars for a policy can be worth it if it means you'll always have a knowledgeable resource available to answer your questions.

Another factor to consider when buying life insurance is the type of life policy. Ultimately, your two main choices will be term life or permanent life insurance, each of which is designed differently. A term life insurance policy will typically cover you for a set period, usually somewhere between 10 and 30 years, while permanent life insurance covers you for life, as long as the premiums are paid.

Determining how much of a death benefit you need

Regardless of which insurance type you select, consider the amount you want to provide your beneficiaries upon your passing. This is called your death benefit or coverage amount. Your first step in selecting a death benefit amount is to plan for your funeral and estate costs. You might opt for final expense insurance to cover those costs, but remember to consider other factors as well, including your:

- ☐ Income
- ☐ Age
- ☐ Existing debt
- ☐ Current expenses
- ☐ Future expenses

Once you determine how much life insurance coverage you need, selecting a plan that fully provides for your loved ones becomes easier. Keep in mind that your premium will depend on the type of coverage and benefit amount you choose. That's why it makes sense to get multiple quotes to determine the best life insurance for you and your budget.

Ready to buy life insurance?

Compare life insurance quotes online with Progressive Life by eFinancial, or call 1-866-912-2477.

Are you an expecting parent ready for life insurance?

Compare life insurance quotes online with Progressive Life by eFinancial or call 1-866-912-2477.

Common questions about multiple life insurance policies

Is there a limit on how many life insurance policies you can have?

While you can buy multiple life insurance policies, the total number you can have often depends on the coverage amount. Many life insurance companies will deny additional applications if they believe you're overinsured. Your assets, liabilities, and income will often dictate just how much coverage you're allowed to obtain.

Should married couples carry multiple life insurance policies?

Married couples should consider multiple policies if they have dependent children or one spouse relies on the other's income. You can either buy joint life insurance or two separate life insurance policies when shopping around. The joint option is a permanent policy that provides coverage to both spouses. The cost difference between a joint policy and two separate policies can vary, so it's best to get quotes or talk to your financial advisor or insurance representative first.

Is it legal to apply for life insurance through several insurers?

Even though you can apply for numerous policies simultaneously, it may not be the best course of action. Nearly all insurance companies share the same database to track records and applications. If you apply with multiple insurers at the same time, it may appear as if you're trying to overinsure yourself. That could result in some or all of your applications being denied. Working with an insurance agent or financial advisor can help you avoid that scenario. Likewise, buying multiple policies from the same insurer can be easier than buying them from different companies.

How to get life insurance with Progressive

You can get a life insurance quote online with Progressive Life by eFinancial. You'll be asked some questions, then you'll choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policies for you.

Should I get indexed universal life insurance?

Keep in mind that higher premium costs and potential fees make IUL policies more expensive than other types of life insurance. If you're considering buying an indexed universal life policy, first speak with a financial advisor who can explain the nuances and

give you an accurate picture of the actual potential of an IUL policy. Make sure you understand how the insurer will calculate your interest rate, earnings cap, and fees that might be assessed.

Indexed universal life insurance vs. term life insurance

Term life insurance offers a simpler and more affordable way to make sure your loved ones are financially protected if you die while the policy is active. Unlike IUL insurance, which lasts your entire lifetime if you pay your premiums, term life insurance remains in effect for a set term, typically 10, 15, 20, or 30 years. If you die while the policy is active, your beneficiaries can make a claim for your death benefit, and there are no interest rates or higher premiums to worry about.

Indexed universal life insurance vs. whole life insurance

If you're looking for permanent life insurance that's less complicated than a universal policy, whole life insurance builds cash value on a predetermined schedule. You don't need to worry about the performance of certain market indexes, and the premium will likely be less expensive with fewer fees than an IUL. However, you won't have the flexibility of adjusting premiums or achieving a paid-up policy like you do with a universal policy.

Indexed universal life insurance vs. variable life insurance

Variable life insurance allows for even more flexibility than indexed universal life insurance, making it more complicated. Unlike an indexed policy, a variable policy's cash value may be entirely dependent on specific stocks you select. While you might have a fixed minimum death benefit on your variable policy, the performance of your cash value could drastically increase or decrease your beneficiaries' total payout upon your passing. Your premium could also be affected by how the variable portion performs, with lower performance leading to a higher cost. For this reason, variable life insurance is considered higher risk than whole or universal life policies, including IUL.

How to get life insurance

You can get a life insurance quote online. You'll answer some questions; then you'll choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

Note that in general, permanent life insurance types are significantly more expensive than term life insurance policies and adding a term rider will further increase your premium. If cost is your primary concern, you might instead consider a term life policy to cover your beneficiaries' immediate needs.

Can I adjust, add, or cancel a term rider once I have my policy?

Typically, you won't be able to add a term rider to a policy you already own. Most companies and policies do allow you to remove a term rider from your permanent life insurance policy before the rider's term is over. This can be a way to save on your premium if you're sure you no longer need the increased death benefit – for instance, if you pay off the house early or your kids start supporting themselves sooner than you planned. Insurance companies aren't required to let you remove the rider, though, so check with yours before purchasing.

On the other hand, if you'll need the flexibility to increase your death benefit over time, consider a guaranteed insurability rider.

Considering a life insurance policy?

You can get a life insurance quote online and compare rates in as little as 60 seconds. You'll be asked some questions, and you'll choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

Should I get a guaranteed insurability rider?

You might consider a guaranteed insurability rider if you're a young, healthy person who can afford permanent life insurance, and you want to account for your circumstances changing drastically in the future – something that would increase the amount you want to provide for your beneficiaries. For instance, possibly needing increased coverage due to an expanding family or increasing income. This would give you the ability to increase your death benefit in the future at your current rate to provide your loved ones with additional support once you're gone.

The younger you are when you buy life insurance with a guaranteed insurability rider, the

more chances you'll have to increase your benefit at a low cost. So if you're purchasing life insurance after age 40 or so, a guaranteed insurability rider will probably provide less potential benefit to you due to the increased rate that comes with age.

Remember, adding a guaranteed insurability rider will increase the cost of your life insurance premium by a small amount for the life of the policy, even if you never increase your death benefit. If you don't expect to use the periodic increases, you may prefer to buy a slightly larger life insurance policy without the guaranteed insurability rider.

Ready to buy life insurance?

Compare life insurance quotes online with Progressive Life by eFinancial, or call 1-866-912-2477.

You want to leave a legacy

Life insurance isn't just for providing for family; it can be a way for you to leave a legacy when you pass away. Naming an organization you care about as your life insurance beneficiary would allow you to make a large donation when you pass away, and you can even split your death benefit between multiple people and organizations.

How to get life insurance through Progressive

Get a life insurance quote online or call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

How to get life insurance

You can get a life insurance quote online through Progressive in as little as 60 seconds. You'll answer some questions, and then you'll choose a payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

What's the best age to get life insurance?

Young people especially tend to put off thinking about when to get life insurance.

However, the younger and healthier you are when purchasing life insurance, the more money you'll save. Life insurance rates vary in cost as you get older, but the price typically increases. As we age, we're at increased risk of developing underlying health conditions, which can result in higher mortality rates and higher life insurance rates. You'll typically pay less for term life insurance at age 20 than if you wait until age 40. Waiting until age 60 usually means an even bigger increase in price.

Life insurance in your 20s and 30s

At this stage in your life, you may be putting off picking up life insurance in favor of paying off student loans, saving to buy a home, or starting a family. However, for each year you wait, you'll likely pay more in life insurance premiums. Another benefit of having a life insurance policy at this age is that it can be used to pay off debts owed by your estate.

Adults under 30 may prefer a term life insurance policy due to the lower premium costs. At younger ages, income may be scarce. Opting for an affordable policy is better than owning no policy at all. Look for a policy that can cover funeral costs as well as any outstanding debt. A good rule of thumb is to find a policy worth five to 10 times your income, but if you have no significant debt, two to three times your income plus funeral expenses will likely be sufficient.

Life insurance for people over 50

If you're over 50 but in excellent health, getting life insurance shouldn't be an issue. However, if you're a smoker or have any medical concerns, you can expect to pay a higher premium. And if you're looking for life insurance over 60, term life insurance is your best option, as the premium will be lower and remain consistent throughout the policy's term.

Life insurance for married couples

Without life insurance, your spouse may be responsible for your debt if you pass away. To ensure your family is provided for in the future, it's recommended to get life insurance coverage that's 10 to 12 times your annual salary.

What type of policy is right for me based on my age?

Under 30 years old: For most young people, a term life policy is a popular option because it's more affordable. However, as you age and are able to spend more on insurance

premiums, a whole life policy allows you to purchase higher coverage amounts for a set price that won't increase. Whole life policies become more expensive as you age, so the younger you are at the time of purchase, the more affordable it will be over the span of your life.

30 to 60 years old: Whole or universal life policies can be good options, depending on your financial situation. If you carry a large amount of debt, you may opt for a high-value term life insurance policy until the debt is paid off. If you don't need a large amount of coverage, a mid-range universal life policy is a good investment due to its ability to grow over time.

Over 65 years old: For seniors with little to no debt who wish to save money, final expense coverage is an affordable option that often has no medical exam requirement. It covers the cost of funeral and burial expenses without placing a financial burden on the family.

What policy length should I consider?

Deciding which term length is best for you will depend on your age and certain life events such as having children, buying a home, or starting a business. The length of most term insurance policies is typically 10, 20, or 30 years, although many companies offer options in five-year increments as well.

How to get life insurance

Compare life insurance quotes online with Progressive Life by eFinancial or call 1-866-912-2477.

What if I'm denied life insurance due to health problems?

If you're denied coverage because of your health, you still have options. While traditional life insurance might not be an option for you, you still have choices like group life insurance and guaranteed issue life insurance.

☐ Group life insurance is often offered by employers for a highly affordable premium. If you take part in a group life insurance policy via your employer's benefits, your health conditions most likely won't be taken into consideration. However, the death benefit will be limited, and the policy is only valid when you have that job. You might also be able to access supplemental life insurance through your employer.

☐ Guaranteed issue life insurance is a type of life insurance that doesn't require you to undergo a medical exam or complete a health questionnaire. It's often the recommended life insurance for cancer patients and others with serious conditions if they don't qualify for traditional life insurance. Because you can get a guaranteed life insurance policy quickly and with no questions asked, it will be significantly more expensive than traditional policies. And there may be a rule that if you die within a few years of purchasing the policy, the insurer will simply return your premium payments to your family rather than paying out the death benefit.

How to get life insurance through Progressive

You can get a life insurance quote online and compare rates in as little as 60 seconds. You'll answer some questions, and then you'll choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

Term life insurance lapse

A term life insurance policy usually has no cash value, so once you miss a payment, the policy immediately moves into a grace period. If a payment isn't received by the end of the grace period, the policy lapses. Your beneficiaries will likely not be able to claim your death benefit, and you'll lose the premiums you've already paid.

Can a lapsed life insurance policy be reinstated?

Life insurance policies typically have a reinstatement provision that details the policy's requirements that must be met for reinstatement. For example, yours might state if your policy has lapsed for more than 60 days, you'll need to provide evidence of insurability to be considered for reinstatement. To provide evidence of insurability, you may need to confirm that there have been no changes to your health since the policy was written, or you can undergo the life insurance application and underwriting process again. Review your contract's reinstatement provision to understand exactly what requirements you'll need to meet.

Keep in mind that regardless of when you reinstate your policy, you'll be required to pay all back premiums due and penalties that have accrued. You should start the reinstatement process by contacting your insurer directly to find out your options.

How to get life insurance through Progressive

Online

Get a life insurance quote online. You'll answer some questions and then compare policies to find what's right for you.

Call a rep

Call 1-866-912-2477. You'll speak with a licensed representative who will guide you through the policy selection process.

Even if your policy doesn't specifically mention it, you might qualify for an accelerated death benefit if you receive a diagnosis that specifies you'll pass away within 1–2 years. While proceeding with an accelerated death benefit would reduce the payout amount your beneficiaries receive, the funds might assist you with medical expenses like treatment and long-term care.

Get life insurance with the death benefit that's right for you

Get a quote for life insurance online by answering some questions and exploring your options for death benefit amounts, term lengths, and more. Or call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

When to notify home insurer of divorce

When you decide you or your spouse will move out, contact your home insurer to kick off the process of updating your personal property coverage limits and rewriting the policy under the proper homeowner's name. When the time comes, you'll likely need to provide documentation, such as the deed or a divorce decree, to remove an insured from a homeowners insurance policy. If your home will be vacant, you should notify your insurer of the vacancy date so you can obtain a vacancy policy. A change in the personal belongings on your property may result in an update to your personal property coverage (Coverage C), so notify your insurer as soon as valuables leave or are added to your home.

Health insurance and divorce

If you and your spouse are already on separate health insurance plans, you likely won't

need to make any health insurance changes after your divorce, unless you want to move your children's coverage from one parent's plan to the other's. However, if you're currently on the same health plan, a divorce will necessitate some changes, particularly since it's considered a life event.

What happens to health insurance when you get divorced?

In many states, an ex-spouse can no longer be classified as a dependent and won't be able to remain on their ex's employer-sponsored health insurance after divorce. However, because insurers typically consider divorce a qualifying life event, you and your spouse (and your children) will have options for finding new health insurance once it's official:

- ☐ Sign up for health insurance through your own employer
- ☐ Buy a health insurance policy from a private insurer or the government health insurance marketplace
- ☐ Elect COBRA coverage through your ex-partner's health plan

Can you keep a spouse on your health insurance after a divorce?

If you have an employer-sponsored health insurance plan, your ex-spouse can remain on it temporarily through COBRA, though this may require a significantly higher premium payment. Essentially, your ex can pay to continue accessing your employer's group health benefits for a set period while they look for a new health insurer or wait for their new coverage to begin.

Life insurance after divorce

Should I keep my ex as my life insurance beneficiary?

When you share children, it can make sense to keep your ex-spouse as your primary beneficiary. If you were to pass away unexpectedly, your death benefit could provide your family with the assistance that your alimony, child support, and college tuition payments did while you were alive. Otherwise, if you have no financial obligations to your ex, you may decide to remove them as your life insurance beneficiary and choose another family member or entity to receive your death benefit.

Getting life insurance during divorce

If you'll owe alimony or child support payments, a new life insurance policy could provide

a safety net for your children and ex if something were to happen to you. Life insurance can offer peace of mind in the midst of the financial changes a divorce necessitates.

Disability insurance after divorce

Can a disability policy protect alimony or child support payments?

If alimony or child support payments are involved, it might be possible for your divorce agreement to require your ex-spouse to obtain disability coverage. This would allow you to continue receiving payments even if your ex can no longer work. Be sure to discuss this before your divorce paperwork has been finalized.

When should I get life insurance?

Many people choose to buy life insurance when they have kids or take out a mortgage. But any time your financial needs change, it's best to consider taking out a life policy.

Consider these scenarios:

- ☐ Mortgage payoff: Think about how many years of mortgage payments you have left. It's best to get a policy for at least that number of years and the amount left on your mortgage.
- ☐ Children at home: How long will it be before your kids will be on their own? Consider the total cost to support them.
- ☐ Children's college costs: Think about how long it will be until your last child completes public or private school and college – and determine what you think the total cost will be.
- ☐ Partner who relies on your income: You may want a policy that offers a financial means for your loved one to maintain your current, or comparable, lifestyle. Think about what their total expenses will be until they retire.
- ☐ Inheritance: If you're considering leaving an inheritance, you may want a policy that lasts for the remainder of your life (a permanent life insurance policy).
- ☐ Funeral expenses: If you only need to cover funeral and burial costs, you can simply get a final expense life policy. Final expense is usually more affordable than other types of life insurance and can last for a set number of years or your lifetime.

Explore more details on how much life insurance you need. Or, simply get a life insurance quote online to compare prices.

How to get life insurance

You can get a life insurance quote online. We'll ask some questions, then you'll choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

Who can change the beneficiary on a life insurance policy?

As the policyholder, only you – or someone who holds durable power of attorney for you – can change your life insurance beneficiaries. However, if your policy names an irrevocable beneficiary, you will also need to get that beneficiary's consent before making changes. If you have a revocable beneficiary, you can change your designated person or entity without their consent.

How do I change my life insurance beneficiary?

There are specific scenarios in which you may decide to change your beneficiary, ranging from marriage or divorce to the birth or adoption of a child. Whatever your reason, there are general life insurance beneficiary rules you must follow. For instance, if you decide to make a change, simply altering your will to reflect the new beneficiary won't be enough. To do so properly, you must request the change with your life insurance company by submitting the new beneficiary's information, typically online or with a form.

Whether you're considering getting a life insurance policy or making an update, plan out how you'd like to provide for your beneficiaries, and make your selections sooner rather than later.

Ways to buy life insurance

Depending on where you live, you'll likely have three options when it comes to buying life insurance. You can shop for life insurance with an independent local insurance agent, through an independent online broker, or by going directly to an insurance company. You can even try all three methods of shopping for life insurance to compare quotes and determine which experience you're most comfortable with:

- ☐ Independent local insurance agents offer a personal touch to helping you find quotes that

match your needs.

☐ Independent online brokers can present you with a wide variety of insurers and options while keeping your life insurance shopping experience completely digital – like Progressive's life insurance provider eFinancial does.

☐ Life insurance companies offer the advantage of being direct experts on all their policy offerings. Depending on the company, you may be able to obtain their life insurance quotes online, by phone, or with an agent.

Get a quote for life insurance through Progressive

Quote life insurance online: After answering some questions, you'll choose your payment amount and term length.

Call 1-866-749-743: You'll speak with a licensed representative who will guide you through everything.

Who should get life insurance?

Determining if life insurance is necessary for you – and how much life insurance you need – can hinge on your financial situation and if you have dependents, so first consider your circumstances. You have good reason to consider getting a life insurance policy in these situations, among others:

You're planning to get married

Married couples often develop lifestyles that rely on both spouses' incomes. If something were to happen to you unexpectedly, your spouse likely wouldn't be able to maintain the same lifestyle on their income alone.

To ensure this doesn't happen, consider obtaining a life insurance policy to lessen the financial burden on your spouse.

You have kids or are planning to have a baby soon

Although children bring excitement and happiness, they also bring added expenses. Adding a life insurance policy for both you and your partner when you have children is a smart financial investment.

Opting to not get life insurance when you have children can result in the surviving parent

having to work multiple jobs or completely change their lifestyle. Ask yourself simple questions like, "Will my family survive on my partner's income if something happens to me?"

You financially support aging parents

In general, if someone relies on your income to live, it's crucial to consider a life insurance policy. According to a recent AARP report, more than 6 million millennials are caregivers to parents and grandparents. If you're the primary breadwinner responsible for providing for your elderly loved ones, a life insurance policy can guarantee that your parents or grandparents can afford long-term care should anything happen to you.

You're currently in debt

While federal student loans are automatically forgiven upon death, private loans and mortgages may not be. In the event of your passing, any remaining debt could get transferred to your beneficiaries. A life insurance policy may help pay these debts.

You want to cover your funeral or estate expenses

Whether you have dependents or not, you may want life insurance designed to cover your final expenses so those costs don't fall to someone else.

Finding the right life insurance policy through Progressive

Determining the best time to get a life insurance policy isn't always cut and dried. We all experience life at a different pace – so answering questions like, "Do I need life insurance after 30?" or, "Do I need life insurance after 60?" depends less on your age and more on your circumstances at that age. You might need life insurance after having a baby when you're in your 30s or if you're taking care of an ailing parent when you're in your 60s.

How to get life insurance through Progressive

Get a life insurance quote online to compare rates in as little as 60 seconds. Or call 1-866-912-2477 to speak with a licensed representative who will guide you through your options.

Am I entitled to return of premium on my term life insurance?

You're typically only entitled to getting your term life insurance money back if you purchased a return of premium rider with your term policy, you made your payments on time, and you're still living when the term ends.

How much will I get back of my term life insurance payments?

A return of premium rider typically refunds you the total premium you paid for your base policy and the ROP rider. It may not refund fees or the premium you paid for other riders on your policy. Being late on payments may reduce your refund or disqualify you from receiving one at all.

Should I get a return of premium rider?

A return of premium life insurance rider is typically for risk-averse individuals who can afford the increased monthly premium and want financial protection for their loved ones. Simply put, it provides added security when purchasing life insurance. Plus, depending on your policy term length, your return of premium could line up with your retirement age, providing a benefit around the time you stop earning an income.

Even if you don't fit that profile, it's possible that you could still find value in an ROP rider. If you're considering life insurance with an ROP rider, speak with a financial advisor about the potential trade-offs and tax implications for your situation.

Looking for life insurance?

Get a life insurance quote online and compare rates in as little as 60 seconds. You'll be asked some questions; then you'll choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

Can you get SR-22 insurance without a vehicle?

Yes, you can meet SR-22 requirements without owning a car. SR-22 forms are for drivers who've been convicted of serious moving violations like driving under the influence (DUI), driving while intoxicated (DWI), or driving without a valid license. An SR-22 may also be

required for repeat traffic offenses in a short amount of time. For these type of offenses, part of regaining driving privileges may require you to file an SR-22 form.

If you're ordered to file an SR-22 but don't own a vehicle, you can purchase a non-owner car insurance policy. Non-owners insurance will provide liability coverage that meets your state's requirements.

Do most vets accept pet insurance?

If you have pet insurance, you can go to any licensed veterinarian (in the US or Canada, with Pets Best). After you pay, submit your bill and claim to your pet insurance company. If you're eligible for payment, they'll reimburse you directly.

How does pet insurance reduce your vet costs?

Your pet insurance plan will reimburse you for a percentage of your out-of-pocket costs, minus your deductible. Be sure to review the details of your policy to see how your pet insurance company handles reimbursement. With Pets Best's accident and illness BestBenefit plans, you can choose your deductible limit and your reimbursement amount according to your pet's budget and needs; the reimbursement amount is typically offered in increments of 70%, 80%, and 90%.

What factors affect the cost of pet insurance?

The insurance company and type of plan you choose will greatly affect how much you pay, but there are several other factors that impact your pet insurance cost, regardless of the company or plan.

Four factors that affect pet insurance cost:

Veterinary care is more expensive in certain parts of the country. For instance, if you're living in rural Wyoming, you'll probably pay less for pet insurance than someone in New York City.

The likelihood of your pet becoming ill increases with age, which could mean higher vet costs and insurance premiums as your pet grows older. Learn how pet insurance works for senior pets.

Your dog or cat may be predisposed to certain illnesses based on size and genetics. For example, Abyssinians are one of the most expensive cat breeds to insure, as they're more prone to periodontal disease and retinal atrophy. When it comes to dog breeds, your pet insurance cost will likely be higher for larger breeds – they're vulnerable to heart and hip issues, and medication costs can be higher.

Choosing a higher deductible lowers the cost of your plan but increases your out-of-pocket costs at the vet. A lower deductible increases your plan's price, but you'll be reimbursed more on your claim. Your level of reimbursement also affects your rate. For instance, a plan with a 90% reimbursement amount costs more than a plan that pays you back for 70% of your eligible vet costs.

Important note: Pre-existing conditions, serious injuries, and unexpected emergencies are all handled differently based on the insurance company and type of policy you choose. Reference your policy to determine what's covered, your out-of-pocket costs, and your level of reimbursement. Learn more about the basics of how a pet insurance policy works.

Get pet insurance today

Online

Get a pet insurance quote from Progressive Pet Insurance by Pets Best.

Call a rep

Call 1-877-298-0639 to speak with a representative from Progressive Pet Insurance by Pets Best.

How you're covered

West Virginia doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.

- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in West Virginia

Fire and lightning are threats no matter where you live, but Mountaineers also have to worry about freezing weather in colder months. Your homeowners insurance may cover damage to your dwelling and belongings as a result of a sudden and accidental discharge of water from a burst pipe, up to the limits of your policy.

What's included in a Progressive motorcycle insurance policy in Texas?

Progressive policies always pay to repair your bike to the condition it was in before the accident or better. We always use matching parts: OEM parts for bikes with original equipment manufacturer parts and custom parts for bikes with custom parts.

If your bike has add-ons, upgrades, or accessories, our Accessories coverage (sometimes called "CPE" for "custom parts/equipment") will protect them, so you don't have to re-customize your bike after a crash. We automatically include \$3,000 in coverage with comprehensive and collision coverage, but you can increase that limit to as much as \$30,000 depending on your needs.

Standard motorcycle insurance coverages

The most important part of any motorcycle insurance policy in Texas is the BI/PD coverage required by law. Our policies meet state requirements for liability and can be customized

with higher limits if you're concerned about financial responsibility after a crash. Other basic physical damage protections include collision coverage, which can pay for damage to your bike after a crash regardless of fault, and comprehensive coverage, which may pay for non-collision damages that result from forces outside your control, like natural disasters or vandalism.

Other common coverages are medical payments which can cover medical bills for you or your passenger, and uninsured motorist coverage, which can help cover the difference when another driver is at fault but doesn't have adequate insurance to pay for the damages they caused you.

Other motorcycle coverages available in Texas

Beyond the basics, you can upgrade your policy with optional motorcycle insurance coverages such as:

How much is motorcycle insurance in Texas?

Insurance rates are highly personalized. They reflect factors like your age, sex, location, driving history, the kind of motorcycle you drive, and the coverage limits on your policy. In general, though, Progressive's rates in Texas are in line with its national average.

Where to find cheap motorcycle insurance in Texas

Whether you're searching for the best motorcycle insurance in Texas or just the best deal, Progressive's customizable policies are a great place to start. We insure nearly 1 in every 3 motorcycles on the road nationwide and offer many motorcycle insurance discounts, including:

- ☐ Motorcycle endorsement
- ☐ Safety course
- ☐ Association member
- ☐ Responsible driver
- ☐ Multi-policy

Is motorcycle insurance required?

Motorcycle insurance is mandated in nearly every state. If you ride without insurance, you could get a fine, have your license revoked, be sued, or even land in jail. While most states

require a minimum amount of motorcycle liability coverage, motorcycle comprehensive coverage and motorcycle collision coverage are optional unless you're financing your bike, in which case your financing company may require those coverages. Even when motorcycle insurance isn't required, carrying a policy can be critical in protecting your bike against damages and your assets if you're liable in an accident.

Learn more about motorcycle insurance requirements by state.

How does motorcycle insurance work?

Whether you buy motorcycle insurance on your own or from an agent, you'll be asked some basic questions about you, your bike, and your desired coverages. All these factors will affect your motorcycle insurance cost. If your bike is damaged or stolen, or you're in a motorcycle accident and liable for another person's injuries or damages, you can file a claim with your insurer. If your claim is covered, your insurance will pay for losses or injuries up to your coverage limits. How much your insurance provider covers depends on the limits you choose when buying your policy.

Learn more about what motorcycle insurance covers.

How is the cost of motorcycle insurance determined?

Insurers will consider a variety of factors, and pricing all comes down to risk. Here are some of the factors that will determine your price:

- ☐ Riding history
- ☐ Type of bike
- ☐ Age
- ☐ Location
- ☐ Coverage selection

See more motorcycle insurance cost factors.

Save on motorcycle insurance with Progressive

What are the minimum Washington State car insurance

requirements?

Car insurance is required in Washington State. Drivers need liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

Before you get behind the wheel, make sure your auto liability insurance is enough to cover your overall assets.

Protect your vehicle with comprehensive and collision coverage:

Most lenders in the state will mandate that you carry physical damage coverages. And if your vehicle is paid in full but holds any significant value, it's still wise to add them.

Comprehensive and collision coverage can pay for the repair or replacement of your car if it's in an accident, gets stolen, or is otherwise damaged as a result of a covered incident.

How much is car insurance in Washington State?

In 2020-2021, the average cost of car insurance in Washington State for a Progressive auto liability-only policy (single driver/single car) was \$88 per month. Your rate can vary based on a variety of factors. These include your ZIP code, driving history, plus the limits and coverages you opt for.

Can I get cheaper car insurance in Washington State through discounts?

You may qualify for money-saving discounts, such as:

- ☐ Homeowner
- ☐ Paid in full
- ☐ Five-year accident-free
- ☐ Online quote
- ☐ Good student
- ☐ Distant student
- ☐ Paperless
- ☐ Vehicle tracking system

If you own your home, bundling your auto and homeowners insurance in Washington State can help you save money while protecting your assets. We also offer renters, boat,

RV, and motorcycle insurance to residents in Washington State. You can earn a multi-policy discount when you bundle a combination of two (or more) of these policies through Progressive.

See all auto discounts.

Other important factors affecting life insurance policies:

Here are some other situations and circumstances that could affect the amount of coverage you consider when shopping for life insurance.

Are you or your spouse a stay-at-home parent?

Life insurance for a stay-at-home parent can help cover costs if something unexpected happens to them. Paying someone to handle day-to-day tasks, such as childcare, meal preparation, transportation, grocery shopping, laundry, and more may be necessary so the surviving parent can continue providing for the family. In terms of coverage amounts, buying a policy roughly half the size of the working partner's policy can help (carriers might approve that amount based on the income of the employed spouse).

Do you have group life insurance?

Some people have group life insurance through the company they work for. But in many cases, it's not enough to cover the average person's needs.

Some group plans give you the option to buy additional coverage to supplement your policy. These supplemental life insurance plans may let you buy coverage up to three or four times your annual salary. Keep in mind that most people change jobs over the course of their careers and, in most cases, you lose coverage issued through your company when you leave.

How to balance coverage and costs

While buying enough life insurance is important, remember not to buy more than you can afford for the length of the policy. While life insurance is less expensive than most people think, there are a few things you can do to lock in the best price.

Don't wait to buy. It's usually better to buy sooner rather than later, since life insurance

costs tend to increase as you age. Plus, if you develop a health condition, getting covered will be even more expensive or you may not qualify for coverage at all. It's never too early for life insurance, so the smart move is to buy more coverage now if you think you'll need it later, so you can lock in a lower rate from the start.

Compare quotes. This can help you find better rates for the same amount of life insurance coverage, so it's worth shopping around for life insurance to get the best quote for your needs.

Get the right amount of life insurance today

Why does used car mileage matter?

Every mile you drive contributes to the wear and tear of a car, so mileage can act as a rough estimate of a car's longevity. Under normal circumstances, a vehicle with 40,000 miles may be considered relatively new, even if it's several years old. A younger vehicle with 140,000 miles would be considered significantly older, but that doesn't necessarily mean it's in bad condition. When buying a used car, consider all aspects of the car's condition, including its accident and maintenance history, age, wear and tear, repair needs, and more. Learn more about what to look for when buying a used car.

How many miles on a used car is too much?

That ultimately depends on a vehicle's condition, motor vehicle history, and the car make and model. Look into hiring a professional mechanic to inspect the used car you're considering, especially if its odometer reads close to 100,000 miles or more. Many well-maintained cars can go a much longer distance without extensive repairs, and a mechanic can give you their perspective on the car's overall condition, beyond just its mileage.

Learn how car mileage impacts insurance.

Does Hawaii require minimum car insurance coverage?

Yes. Hawaii auto insurance minimum requirements include liability coverage limits of at least:

- ☐ \$20,000 in bodily injury liability per person
- ☐ \$40,000 in total bodily injury per accident
- ☐ \$10,000 in property damage liability

Hawaii also requires personal injury protection:

- ☐ \$10,000 per accident

Personal injury protection or PIP, covers medical services resulting from an auto accident, regardless of fault. Every Hawaiian driver needs bare minimum coverage to get behind the wheel, but consider increasing your auto liability coverage limits to better safeguard your assets.

Consider comprehensive and collision coverage

If you're leasing or financing your car, your lender likely requires comprehensive coverage and collision coverage. But even if you own your vehicle outright, physical damage coverages may be worth carrying to help pay to repair or replace your ride if it's stolen or damaged in an accident. Learn more about car insurance coverages.

What are the minimum Vermont auto insurance requirements?

Vermonters must carry the following minimum liability coverage limits:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage liability

If your assets exceed the minimum coverage, you can increase your limits of liability for more protection. Learn more about auto liability coverage.

Vermont also mandates uninsured/underinsured motorist bodily injury and property damage coverage with the following minimum limits:

- ☐ \$50,000 in uninsured/underinsured motorist bodily injury per person
- ☐ \$100,000 in uninsured/underinsured motorist bodily injury per accident
- ☐ \$10,000 with a \$150 deductible in uninsured motorist property damage

Uninsured/underinsured motorist coverage can cover injuries to you and your passengers and vehicle damage resulting from an accident with a driver who has no insurance or not enough coverage.

Comprehensive and collision coverage can protect your car

Lenders typically require collision and comprehensive coverage if you lease or finance your car. But even if your vehicle is paid off, physical damage coverages are still worth adding in the event your vehicle is damaged or stolen in a covered incident. Learn more about comprehensive and collision coverage.

Does Montana require minimum car insurance coverage?

Yes, car insurance in Montana is required. Montana auto insurance requirements for drivers include these minimum liability coverage limits:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage liability

All drivers must meet Montana's car insurance requirements but consider increasing your auto liability coverage limits to better protect your assets.

Comprehensive and collision coverage can safeguard your vehicle

Do you lease or finance your vehicle? If so, your lender likely requires comprehensive and collision coverage. But even if you own your car, physical damage coverages can pay to repair or replace a stolen or damaged vehicle. Learn more about comprehensive coverage and auto collision coverage.

Pros and cons of hybrid vs. electric cars

Consider these factors when deciding which is better for you, hybrid or electric cars:

- ☐ Homeowner vs. renter: If you own your home, you can purchase and install a charger to charge your electric car or PHEV overnight. This may not be an option if you rent, unless you live in a community that already has chargers or would be open to adding them.
- ☐ Charging stations en route: If you plan to take road trips and you're considering an electric car, make sure there are ample charging stations along the way. If there aren't, a hybrid may be better for you so you don't end up stranded.
- ☐ Costs: Hybrids have both an electric system and an internal combustion engine to maintain, which can increase costs. And generally, the less reliant a hybrid is on electric power, the less it will cost upfront. Fully electric cars can even be more expensive upfront, but they

have fewer moving parts, which means fewer things can break down. That said, electric vehicle repair costs can be expensive due the higher cost of EV parts and labor.

Whichever you choose, hybrids and electric cars share these characteristics when compared to their gasoline-powered counterparts:

- ☐ They're more expensive upfront than gas-powered cars
- ☐ They may be eligible for rebates or tax incentives that can help offset their higher cost
- ☐ They allow you to use less gas-powered fuel
- ☐ They hold their value longer

What's the environmental impact of hybrid vs. electric cars?

Because they have an internal combustion engine that burns gasoline (a fossil fuel), hybrid cars emit some gases. The one exception is the fuel cell electric vehicle (FCEV), a hybrid that uses hydrogen instead of gasoline and has no tailpipe emissions.

Electric vehicles have no tailpipe emissions. But keep in mind that the electricity used to charge an EV may come from a power plant fueled by oil, natural gas, or coal. Also, hybrids and electric vehicles use electric car batteries that will eventually need to be disposed of, and we don't yet fully understand the environmental impact of that.

Learn about insurance for electric vehicles.

What are the minimum requirements for auto insurance in Utah?

All drivers who reside in the Beehive State are required to have liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$65,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Keep in mind that you can always increase your auto liability coverage limits to better protect your assets.

Utah also requires personal injury protection (PIP) with a \$3,000 minimum. PIP can cover medical expenses, as well as lost wages and death benefits, even if you're at fault in an accident.

Get vehicle protection with comprehensive and collision coverage

If you lease or finance a car, most lenders will require you to carry comprehensive and collision coverage. But even if your car is paid off, these coverages may still be worth adding in the event your vehicle is damaged or stolen in a covered incident.

Does Iowa require car insurance?

Yes. Iowa's auto insurance laws mandate the following minimum liability coverage limits:

- ☐ \$20,000 in bodily injury liability per person
- ☐ \$40,000 in total bodily injury per accident
- ☐ \$15,000 in property damage liability

These are just the minimum limits required by your state. It's always a good idea to consider higher liability limits to give yourself more protection in case you're ever at fault in an accident. [Learn more about auto liability insurance.](#)

Comprehensive & collision coverage offers more peace of mind

Comprehensive and collision coverage can help pay to repair or replace your vehicle if it's damaged in an accident or by something unexpected, such as a fallen tree branch. You're also covered for theft and vandalism. In most cases, your lender will require you to carry these coverages if you lease or finance your vehicle.

Selling your car online: Private party sales

Just like with in-person car selling, you're likely to get more money by selling to an individual rather than a dealership. But you'll have to put in more time and effort to prepare your car, list it, meet with buyers, and finalize the sale.

Preparing the car for an online listing

What are off-road vehicles?

The term "off-road vehicle" describes any motorized vehicle that can travel across mud, snow, sand, and other challenging terrains. Side-by-sides have a more traditional steering wheel and get their name from the two seats that sit beside one another (although some have a single bench seat, and larger versions may also feature back seats). ATVs, on the

other hand, have handlebars more like a motorcycle. Dune buggies are specific off-road vehicles with oversized tires built to traverse beaches or desert landscapes.

Is ATV insurance required by law?

ATV/UTV insurance is sometimes required by law—even if your lienholder doesn't already require you to carry a comprehensive and collision coverages until the vehicle is paid off. While a policy functions much like motorcycle insurance, one important distinction is that insurance coverage for off-road vehicles isn't always mandated by law because they're not typically driven on standard roadways, and some states ban them on roadways altogether. Registration requirements and insurance regulations may differ in states depending on where the vehicle is being driven. Check out the laws in your state to see if you're required to have ATV insurance by law.

Do I need ATV insurance?

Even if there are no ATV insurance requirements in your state, it's worth considering in case you have an accident and don't have the funds immediately available for a full replacement of your off-road vehicle. And, because ATVs aren't ridden on typical roadways, passengers are more prone to injury due to the rough terrain. Liability coverage may help protect you – and your assets – in the event of an accident.

What does ATV/UTV insurance cover?

ATV/UTV insurance policies can include the following standard coverages:

- ☐ Bodily injury liability coverage: Pays for injuries you cause to someone while riding your off-road vehicle, up to your policy's limit.
- ☐ Bodily injury property damage: Pays for damages to someone else's property if you're liable in an accident, up to your policy's limit.
- ☐ Collision coverage: If your ATV collides with another vehicle or object, collision can pay to repair or replace your vehicle, minus any deductible.

Comprehensive coverage: Covers events outside of your control, including theft, vandalism, hitting an animal, fire and weather-related damage, minus any deductible.

- ☐ Comprehensive coverage: Covers events outside of your control, including theft, vandalism, hitting an animal, fire and weather-related damage, minus any deductible.

Learn more about specialized coverages for your ATV or UTV.

Are ATVs covered by homeowners insurance?

In most cases, homeowners insurance doesn't cover off-road vehicles – and this is especially true once the vehicle is driven off your property. Much like your motorcycle, your ATV or off-road vehicle needs its own insurance policy.

However, your home insurance policy's personal liability coverage policy may provide some protection, up to your policy's limits, if someone else is injured while riding an ATV on your property. But keep in mind, there could be exceptions, depending on your coverage.

What are New York's auto insurance requirements?

Car insurance is required for all New York drivers. If you're a New Yorker, you're required to carry liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

You can raise your coverage limits beyond New York's requirements to cover your total net worth, ensuring your assets are protected. [Learn more about auto liability coverage.](#)

The Empire State also mandates personal injury protection (PIP), uninsured motorist (UM) coverage, and requires your insurer to offer supplementary uninsured/underinsured motorists coverage (SUM), with the following minimum limits:

- ☐ PIP: \$50,000
- ☐ UM: \$25,000 per person, \$50,000 per accident
- ☐ SUM: You have the option to purchase SUM at limits up to the bodily injury limits you carry, or reject this coverage with a signed waiver

Personal injury protection, or PIP, covers your medical costs, plus lost wages and death benefits, and can pay out even if you're at fault. Uninsured motorist coverage covers medical expenses for you and your passengers if you're hit by a driver with no insurance if the accident occurs in the state of New York. SUM provides additional coverage and applies to accidents that occur in and out of the state of New York.

Think about adding comprehensive and collision coverage

Comprehensive coverage and collision coverage can help pay to repair or replace your vehicle if damaged in an accident with another object or from events out of your control. Most lenders will require both coverages if you lease or finance your vehicle.

Add medical payments to cover hospital bills

Medical payments can cover injuries to you and your passengers from a covered accident, up to the limits of your policy. Learn more about medical payments coverage.

How much is car insurance in New York?

New York had the fifth-highest average expenditure for auto insurance in the nation in 2018, according to the Insurance Information Institute. Your rate will vary based on several factors, including your location, driving history, and coverage selection.

What discounts are available for New York auto insurance?

A multitude of discounts could apply to your Progressive auto policy, including:

- ☐ Daytime running lights
- ☐ Multi-policy
- ☐ Continuous insurance
- ☐ Paid in full
- ☐ Multi-car
- ☐ Five-year accident-free
- ☐ Teen driver
- ☐ Good student

See all car insurance discounts.

Does Louisiana require car insurance?

Motorists in Louisiana are required to carry car insurance coverage. Louisiana's minimum liability coverage limits consist of:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

These figures represent Louisiana's minimum auto insurance coverages needed, but if you want additional auto liability coverage, you can increase your limits to better protect your assets.

Comprehensive and collision coverage protect your vehicle

If you're leasing or financing your vehicle, your lender typically requires comprehensive and collision coverage. But even if you own your car outright, consider adding these important coverages in case your vehicle is stolen or damaged.

What happens when you let someone else drive your car?

If you allow someone else to borrow your car, it's still covered by your insurance policy. Insurers call this "permissive use." This is true even when the driver carries their own insurance. However, both your insurance policy and the driver's insurance may apply in the event of an accident. Whose insurance pays out, and in what amount, will vary based on the language of both policies and the details of the accident.

Can I borrow someone's car without insurance?

Uninsured drivers may be covered if they're borrowing an insured car with permission from the owner. The vehicle owner's insurance can cover damages based on the policy's coverages and limits. If the policy doesn't cover some of the damage or the damage exceeds policy limits, the driver could be held personally liable to cover any additional damages related to the accident.

How does car depreciation work?

Cars lose their value over time. Certain factors will influence how much they depreciate. Make and model, age, condition, mileage, ownership history, and even the vehicle's color may affect your car's value. A new car will typically depreciate much faster than a used car. But staying on top of your car's maintenance needs can preserve its value for longer. Use our car depreciation calculator to get an idea of how much your car may be worth over six years.

How fast do cars depreciate per year?

There's no pre-determined rate at which a vehicle will depreciate. Within the first year, many cars will lose up to 20% of their value. After that, they may lose about 15% more per year until the four-or five-year mark.

What factors affect car depreciation?

Keep these factors in mind when estimating your vehicle's value:

- ☐ Make and model: If you own a popular make and model of a car, it will likely retain its value longer than one with fewer fans.
- ☐ Condition: A vehicle with normal wear and tear will retain its value better than one that's been involved in accidents or used for work. For example, a truck that routinely goes off-road will suffer more damage than a car used for pleasure or commute to and from the office.
- ☐ Age: The older your vehicle is, the lower its value – with certain exceptions, such as classic car values.
- ☐ Mileage: Vehicles have a practical upper limit on the number of miles they can accumulate without major, expensive repairs. The more miles on a vehicle, the lower its value is likely to be.

Other factors, such as ownership history and even the vehicle's color, can sometimes play a part in depreciation. A custom paint job will likely depreciate a car more than a solid black or grey paint job, for instance.

How can I limit my car's depreciation?

Although you can't prevent car depreciation, there are steps you can take to limit how much value your vehicle loses:

- ☐ Limit how much you drive: Putting less than 10,000 miles per year on your vehicle not only keeps the odometer reading low, but it also reduces the risk of accidents and damage.
- ☐ Keep your car in a garage or covered spot: Reducing exposure to the elements will preserve the paint job and limit damage from severe weather like hail.
- ☐ Perform regular maintenance on your vehicle: Abide by the manufacturer's suggestions on when to receive oil changes, tire rotations, and more. Avoid neglecting the engine, and the vehicle will be worth far more, especially if it's a sought-after model and buyers want all original parts.

What is the cost of South Dakota car insurance?

In 2020-2021, the average cost for a liability-only auto insurance policy (single driver/single car) from Progressive in South Dakota was \$64 per month. Rates vary based on many factors, including your driving history, coverage selections, and location.

Are there any South Dakota car insurance discounts available?

Progressive offers a range of discounts to reduce the cost of car insurance in South Dakota, such as:

- ☐ Five-year accident-free
- ☐ Multi-car
- ☐ Electronic Funds Transfer (EFT)
- ☐ Homeowner
- ☐ Online quote
- ☐ Paperless
- ☐ Multi-policy
- ☐ Paid in full

[See more auto insurance discounts.](#)

Get a quote for car insurance in South Dakota

What is a car title?

The car title is a document from the state saying that you're the legal owner of a particular vehicle. A title typically includes the vehicle identification number (VIN) as well as your car's make, model, year, color, and mileage when you got it. The title also has your name and address, the issue date, plus signatures from you, the seller, and a state official. If you still have a loan, that information would be included in the title, too.

How to transfer a car title

After completing the title transfer documents with the buyer and getting your signatures notarized if necessary, the buyer submits the applicable paperwork to the DMV. The buyer might also need to pay the state a title transfer fee and sales taxes.

What if there's still a loan on the car?

If you're still making car payments to a lender, that financial institution or company will have a lien on the car. The lender, or lienholder, will keep the car's title until it's paid off. In that case, you'd contact the lender about your options. You might need to pay off the loan before selling the car, although the lender might allow a buyer to take over your loan balance.

Which documents do I need to transfer a car title?

The DMV should have a list to consult, but at a minimum, you'll need the original car title, the vehicle's current odometer reading, and your state-issued driver's license. In addition, the DMV might ask you for proof of insurance, a VIN verification form, and a bill of sale.

How do I get a car title copy?

You can request a duplicate or replacement car title from your DMV if you lost the original. Find out which information and documentation you need to provide the state. You'll likely need to pay a fee for the service. Allow time for the DMV to process your request, too.

Do the signatures need notarizing?

Some states require notarized signatures on a car title or the bill of sale that accompanies the title in a private sale. Most major banks have a notary public who can witness the signatures. Notary public service is usually free for bank customers and requires a small fee for people who aren't.

Is there a time limit to transferring a car title?

The timeframe to finish a vehicle transfer in a private sale varies by state. This deadline can range from ten to 30 days or more. Going past that date could mean incurring a fee. Seller responsibilities differ from state to state, so check with your state's DMV. In California, for example, you'd only have five days after a private car sale to submit a notice of transfer and release of liability to the DMV.

Does South Dakota have minimum requirements for car insurance?

Yes. Car insurance in South Dakota is required and must include the following minimum liability coverage limits:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage liability

You can increase your auto liability coverage limits to protect your assets better, if necessary.

South Dakota also requires uninsured/underinsured motorist bodily injury at the following minimum limits:

- ☐ \$25,000 in uninsured/underinsured motorist bodily injury per person
- ☐ \$50,000 in uninsured/underinsured motorist bodily injury per accident

Uninsured motorist coverage for bodily injury safeguards against injuries sustained in an accident with a driver who has no insurance or not enough coverage.

Add comprehensive and collision coverage for vehicle protection

If you're leasing or financing your vehicle, your lender will likely mandate physical damage coverages. Discover how comprehensive coverage and collision coverage can protect your vehicle against damage.

Motorcycle insurance cost by state

See where your state falls for the average cost of a liability-only motorcycle policy with Progressive.

Low-cost states

Average monthly price: \$12.05

Total 12-month policy average: \$144.65

States included: Alabama, Arkansas, Colorado, Idaho, Maryland, Montana, Minnesota, New Hampshire, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Washington, Wisconsin, and Wyoming.

Medium-cost states

Average monthly price: \$14.04

Total 12-month policy average: \$168.49

States included: Alaska, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Maine, Massachusetts, Mississippi, New York, North Carolina, Rhode Island, Texas, Utah, and Vermont.

High-cost states

Average monthly price: \$16.93

Total 12-month policy average: \$203.18

States included: Arizona, California, Connecticut, Delaware, Kentucky, Louisiana, Michigan, Missouri, Nebraska, Nevada, New Jersey, New Mexico, South Carolina, Tennessee, Virginia, and West Virginia.

Our data is for policies with basic liability coverage only. Keep in mind, in order to protect your bike against physical damage, you'll need to add comprehensive and collision coverage (which are often required by your lender if you finance or lease your motorcycle).

When researching average motorcycle insurance costs, pay attention to the source of the data and the year. Rates are always changing and any data that's several years old may not be relevant. Keep checking back, because we're continuously updating this page.

Motorcycle insurance cost factors

Here are some of the key factors that impact your motorcycle insurance rate:

Location

We know you live to ride, but did you know that where your ride lives greatly impacts your motorcycle insurance rate? Motorcyclists in colder states with shorter riding seasons

typically see fewer accidents and insurance claims – resulting in lower rates. Conversely, you'll pay more for motorcycle insurance in warmer states, where more opportunities to ride lead to more accidents and claims.

Age and riding experience

Generally, your rate decreases as you get older until you reach your 70s. Because teen riders pose the greatest risk for insurers, they'll typically pay higher motorcycle insurance rates. But your age won't always tell the whole story. An older, inexperienced rider may pay a higher price for motorcycle insurance than a much younger, more experienced rider.

Frequency of use

If you ride to and from work, you'll typically pay more than a casual weekend rider. Plus, using your bike for business purposes may make you ineligible for a personal motorcycle policy, so you may be required to get a business policy.

Many insurers also consider annual mileage when calculating rates. The more you ride, the higher your rate.

Speeding and traffic tickets

A speeding ticket will likely increase your motorcycle insurance cost, whether the violation happened in your car or on your bike. In most states, violations will usually fall off your driving record after three years and no longer impact your rate.

Accident and claim history

Any auto or motorcycle accident on your motor vehicle history will likely increase your motorcycle insurance cost. At-fault accidents are generally costlier, but any claim can negatively affect your insurance rate.

Type of bike

When comparing motorcycles in the same class, models with bigger engines typically cost more to insure since high-performance bikes pose a greater risk for accidents.

Credit rating

Many motorcycle insurers check credit, and a better rating can save you money on insurance. Getting a quote will never affect your credit score.

Coverage selection

Adding comprehensive and collision will cost more than the state minimum liability coverage. A liability-only policy will cost the least, but it won't cover the cost of physical damage to your bike. Progressive also offers extra customizable coverages that might increase your motorcycle insurance rate, such as accessory coverage, carried contents/personal belongings, and enhanced injury protection.

Your deductible will also impact the average cost of motorcycle insurance. The higher your deductible, the more your out-of-pocket expense will be at the time of an accident, but you'll have a lower overall rate. And vice versa.

Learn more about motorcycle insurance coverages.

Ride with Progressive for motorcycle insurance

Driving rules and road etiquette

1. Give others on the road their space

Tailgating is never a good idea. But that's just the start of space considerations when you're driving. Whenever possible, give motorcycles as much space as possible, as their movements can be unpredictable. The same goes for bicyclists. Even if there's a bike lane present, it's best to be prepared yourself for sudden swerves.

With semis and tractor-trailer trucks, it's more than just good driver etiquette to leave a lot of space when you pass them. They need much more room to slow down than the average car does. And finally, when it comes to emergency vehicles needing to get past you, give them as much space to pass as you safely can and as soon as you can do it. Slow down and pull over, if possible, to let them by. Learn more about how to avoid tailgating.

2. Change lanes safely

If a car is trying to pass you, don't speed up to cut them off. There's no need to turn it into a race suddenly. If you're the passing car, use your turn signal to alert drivers behind you of your intentions. An unexpected move is more likely to lead to an accident.

Move over smoothly, pass, give some room, and then get back in your previous lane. But don't try to pass if you're barely going faster than the car in front of you. You may impede the flow of other, faster traffic. And, of course, only pass on the left. Learn about how speeding tickets affect insurance.

3. Merge appropriately

When a lane reduces traffic, the classic zipper-style merge – one car from the left, then one from the right, and so on – is good driving courtesy. It is also a safe and efficient way to merge. And while you're at it, it's especially nice to give a wave to the person who let you in.

When you're merging into the flow of traffic, make sure you're doing it at a high enough speed that someone coming up behind you won't have to slam on their brakes to avoid rear-ending you. And when you're in the traffic flow and see people wanting to merge into it, be mindful of cars jumping in at too slow a pace. You may need to change your speed to accommodate them, or you might want to consider moving over a lane, briefly, until the merging queue is behind you.

4. Use caution in parking lots

People are popping out of parking spaces all the time, sometimes without bothering to look around, other times popping out from behind larger cars. Drive slowly in parking lots and watch out for cars making sudden moves. And when you park, it's courteous to use a spot that's suited for your car. For example, don't wedge an SUV into a space marked for compact cars.

5. Gas up first

Two simple rules govern good behavior at the gas station. The first is, don't leave your car while gassing up. If you do and it finishes before you get back, you'll make others wait longer than needed for their turn to fill up (it can also be dangerous). The second rule is to move your car away from the pump after you've gassed up if you're going into the station's store so others can get their turn at the pump as soon as possible.

6. Use your headlights effectively

It's never a bad idea to turn your lights on in less-than-ideal driving conditions. Your car is much easier to see in the rain with its lights on. However, you'll only want to use your fog lamps in actual foggy conditions. And it's good road etiquette to turn your high beams off if you're within a few hundred feet of another car in front of you, going in either direction. (In fact, some states have a "failure to dim" law that requires it.)

A flash of your headlights can also warn drivers going the opposite way about conditions up ahead. Is there an unexpected slowdown around a curve that they won't see until they're practically on top of it? Or is there a speed trap, or even wild animals like deer or moose in the roadway? A couple of headlight pulses can tell a driver to prepare themselves for something unusual nearby. Learn more about if insurance covers hitting a deer and how to avoid hitting a deer.

7. Minimize distractions

In some cases, being distracted is comparatively harmless. For example, when you don't realize the light has turned green and cars are stacking up behind you. That's just bad traffic etiquette. In other cases, being distracted can be dangerous and may cause accidents, injuries, or even fatalities on the road. Keeping your mind and attention on driving is not only polite but also the safest way to behave when you're behind the wheel. Learn more about distracted driving and insurance.

8. Avoid angry reactions

Quickly escalating anger aimed at a driving error or rude maneuver can turn into "road rage." Angry reactions occur when a driver is cut off, makes a turn from the wrong lane, or gets stuck at a stoplight they think they should have cleared. Part of disciplined driving is being the bigger person and letting the anger pass without acting on it.

9. Follow the speed limit

Simply put: don't drive too fast, or too slow. The speed limit signs are there for a reason – that's how fast you're supposed to drive under normal conditions. Driving too fast can be dangerous, not to mention illegal. But driving too slowly can also be dangerous, as it may cause frustration in the drivers around you. And that frustration can lead to mistakes or impulsive acts, which increases the potential for an accident.

10. Use your horn in the right situations

Using the horn can be very tempting. You've undoubtedly experienced a traffic jam where someone, in their frustration and helplessness, pounded on their horn or just leaned on it for what seemed like forever. But it doesn't get anyone anywhere except angry.

Pros and cons of donating a car

Donating a car can be a satisfying way to get your old vehicle off your hands – but it depends on what you're expecting. The implications of either donating or selling a car are different.

Pros of donating a car

Can I donate a car that doesn't run?

Usually, yes. Of course, the car's value won't be much, so donating a car that doesn't run isn't likely to qualify for a tax deduction. Still, many charities will accept old cars that no longer work, which they then sell to junkyards or auction off to people looking for parts or scrap.

Should I sell my car or donate it?

In the end, that's up to you. Think about why you're considering donating the car: If it's because you want to help a charity while getting rid of your old vehicle quickly, donating is a great option. If you want to help the charity as much as possible and are willing to do a bit of leg work, selling the car online or by yourself and then donating the proceeds may be a better fit. If you're looking for financial benefits, speak with a tax professional to assess your situation – many people are better off selling a car than donating it for a tax write-off.

If someone borrows my car and gets in an accident, am I liable?

In most cases, your insurance can cover the accident, but depending on your policy limits and the details of the accident, the driver's insurance policy may cover all or part of the claim. There are certain situations where your insurance policy may not cover an accident

after someone borrows your car and gets into an accident, including:

- ☐ The driver borrows your car without permission: This is known as "non-permissive use." In this case, the driver's insurance may be responsible for covering the costs of damages resulting from an accident. If the driver is uninsured, they may be personally liable for the costs.
- ☐ Another driver causes the accident: If the driver of your car isn't found at fault for the accident, the at-fault driver's insurance would be responsible for the damages.

What used parts are good to buy from a junkyard?

While the parts you may stumble across at a scrapyard are endless, you might want to focus on certain exterior components to be on the safe side, such as:

- ☐ Mirrors
- ☐ Bumpers
- ☐ Fenders
- ☐ Doors & body panels

If your car suffered slight body damage, you could find the above parts in near-perfect condition for a fraction of the price at a junkyard.

Used car parts you shouldn't buy at a junkyard

Just as some parts are perfectly safe to purchase at a junkyard, there are some you should never purchase there:

- ☐ Seatbelts: Seatbelts are inexpensive to purchase new, and you can't always spot damage to a belt with a visual inspection. Don't take the chance on buying a safety belt that has wear and tear.
- ☐ Spark plugs: Spark plugs are inexpensive and easy to replace. There's no need to go to the additional effort of looking through a junkyard for a spare spark plug.
- ☐ Filters: It's better to buy new filters to ensure you aren't introducing unwanted particulates into your vehicle.

Are manual cars cheaper?

According to Edmunds , a manual may cost less than its automatic counterpart, but it varies by make and model. Also bear in mind that very few models come with a manual

option, so odds are you won't be able to find a manual version of the car you want.

What are the benefits of driving a stick shift car?

Another potential benefit to donating is help with paperwork. Even if your car is in good shape, larger charities that regularly accept cars – and services that act as brokers for people donating cars – may have staff who can help you with the paperwork. Getting help with the paperwork will make the process easier than selling a car to a private party . Finally, you may be able to deduct your donation from your taxable income, but the process to do so is complicated, and not everyone will benefit from this approach.

Cons of donating a car

The biggest drawback to donating a car is that you won't get money for it. That can increase the actual cost of buying a new car since you won't have a trade-in or as much cash for a down payment. That can result in a bigger loan and more money paid to interest in the long term. Another potential drawback of donating a car involves more complicated paperwork and record-keeping than a private party sale. Many charities will help you with this aspect, but if they don't, it can be a hassle to handle on your own.

Some people see tax benefits for their donation, but whether your donation will impact your taxes in a meaningful way depends on your income, how you file, and many other factors. The process for claiming a tax benefit is complicated, so you should talk with a tax professional first to see if your situation merits the time and effort involved in getting the tax deduction.

One final, unfortunate drawback to donating a car is that it may not benefit the charity as much as you'd like. In some cases, a charity may use the car for transportation or give the vehicle to people in their community who need reliable transportation. The charity may sell the car at auction to raise money. In these cases, they may not get the vehicle's fair market value and have to go to the expense and trouble of selling the car. If you want to make the biggest donation possible, you might consider selling the car yourself and donating the money to the charity.

Do you need the title to trade in your car?

If you own the car, meaning there's no loan remaining on it, you'll need to bring the vehicle's certificate of title to the dealership for a trade-in. Selling a vehicle without any

proof that you own it is illegal in most places. To replace a lost car title, contact your state's department of motor vehicles or the location where you bought the car. You might need to pay a small title replacement fee.

What if my car loan isn't paid off yet?

Experts recommend contacting your lender before doing a trade-in to ask about their preferred transfer process. Typically, the dealership or company buying your trade-in can help you with the financing paperwork. Depending on how much you still owe, the dealer might pay the remaining balance and get the certificate of title from your lender.

If your vehicle has a higher value than the amount still owed on your loan, the difference between those totals, known as positive equity, can be applied as a credit to the down payment on a new car.

How do I get the trade-in value?

Start by researching your current vehicle's value by using an online pricing guide from well-regarded sources such as Edmunds® and Kelley Blue Book (KBB®). Once you have an estimated trade-in value, get quotes from local dealerships or online car shopping services like Progressive's Car Shopping service. If getting an appraisal from a dealership, bring a copy of the estimated trade-in value with you. Compare quotes as you get them to narrow down where you'll trade in your car.

Do I need car insurance to rent a U-Haul?

U-Haul and other rental agencies generally prefer that customers have some form of insurance when renting a vehicle, but it's not a requirement. When picking up your vehicle, you'll have the option to purchase insurance coverage from the rental agency. If you decline and don't have another form of insurance to protect the vehicle, you'll be responsible for any damage that occurs while the moving truck is in your hands.

If you damage a U-Haul or other rental and you aren't protected under their coverage, you may be required to pay for the damage in full when returning the vehicle – even if somebody else caused the damage. Learn more about U-Haul damage coverage and see more frequently asked questions.

Can I rent a U-Haul without car insurance?

You can typically rent a truck even if you decline all coverage options the rental agency provides. Many truck rental agencies automatically provide a minimal amount of liability coverage, so you may still be covered for damage or injuries you cause while using the truck. However, it's still worth considering buying additional coverage, especially if your personal auto policy doesn't extend any coverage to your rental.

How much can you negotiate on a used car?

It often comes down to the individual seller, the vehicle's condition, and the impression you make. A good rule of thumb when deciding how much to negotiate on a used car is to aim for paying the market value of the vehicle, since that's likely a fair price for both parties. Financing and whether or not you trade in a car can also play a role in your negotiations.

Know the market value

Plan to do your research before visiting a dealership or meeting with an individual selling a car. Find out the average market value by consulting car valuation sites like Kelley Blue Book or Edmunds. If you know the car's depreciated value before you arrive and you get a good idea of the car's condition, you'll know if the seller is asking for too much. Learn more about what to look for when buying a used car.

Compare prices

Shop around to see what other similar vehicles are going for in your market. If you can quote prices from other cars in the area, the seller might be more willing to bring down the price. Remember, they want to make the sale, and if they can't offer you a fair price, you can look at other options.

Negotiate the added costs

You should also know what can and can't be negotiated. A dealership may have a strict price they can't go below for each model. However, the dealership's added costs, like transport fees, might be negotiable.

How much can you talk a dealer down on a used car?

Negotiating the price of a used car at a dealer should depend on the car's condition, market value, and how much you're willing to pay.

Negotiating a used car price begins with your first impression, so strike a balance between friendly and confident. Each salesperson has their own tactics, but it's a common strategy to imply that there's a time limit on your decision. If a salesperson tries this tactic, smile, thank them for the knowledge, and take your time anyway. Many discounts will likely still be available when you're ready.

Despite the MSRP sticker price of a car, you can make any offer, and a good salesperson should be willing to consider a reasonable price based on the car's condition. If the car you want has been on the lot for several weeks, use the fact that it isn't moving to bring the price down.

What is premium gas and octane rating?

Premium gas has a higher octane rating than regular gas. This rating refers to how difficult it is for the gas to experience detonation, a phenomenon that results in fuel burning in the wrong part of the engine cycle. In addition to wasting energy, detonation can damage important engine parts.

This problem, often referred to as engine knock because of the sound that comes from the motor, was more serious in the past. Modern vehicles have onboard computers to regulate the ignition cycle to adjust for lower-octane gas. If your car's engine requires premium gas, you can still cause damage over the long term if you fill with regular.

What are teenage driving monitoring devices?

Teenage driving monitoring devices and teen driving apps are tools programmed to summarize your teen's driving habits and provide alerts when necessary. With access to detailed information, including average driving speed and mileage, you can help establish safer driving habits now that could last a lifetime. Below is a list of common features of many teenage driving monitoring apps.

Setting speed limits. Adult and practiced drivers alike understand the importance of speed limits. The state establishes speed limits to help enhance safety by lessening the amount

of risk to yourself and those around you. Speed limits help reduce the amount of time it would take to react to changes on the road. If you need to brake suddenly, following the speed limit will make it easier to stop the vehicle. Those with less driving experience may not fully comprehend the risks of exceeding the speed limit and could benefit from an app that monitors driving speed.

There are driving monitoring apps that allow you to set a speed limit for teenage drivers and notify you that your teen exceeds that speed.

Minimizing distractions. It's tempting for many to respond to a text, answer a phone call, or change playlists. However, distracted driving is anything diverting your attention from the road, which can have fatal consequences. The U.S. Department of Transportation reported that in 2019, more than 3,100 individuals died in distraction-affected accidents. Of that number, about 230 were 15 to 19 years old. Many of these apps provide a complete look at your teenage driver's safety, which includes the ability to see how they're driving.

You can tell if they use their phone while on the road or texting while driving. Some apps automatically set a "Do Not Disturb" mode when your vehicle reaches a certain speed. If your teenager disables this setting, the app will notify you immediately.

Establishing locations. Not knowing their teen driver's location can be a significant worry parents or caregivers feel when their teenager is behind the wheel. That's why many teenage driving monitoring apps offer GPS tracking for your teenage driver. Additionally, many of these location safety features have a silent alarm element, so if your teen feels unsafe, they can trigger an SOS signal.

How do I set up a driving monitoring app for my family?

After researching the various available apps, share your plans with your family members. Discuss your fears and worries when it comes to your teen's driving, and use this moment to establish safer habits for everyone else, too. Once your family is on board, it's time to integrate this tool into your daily lives. Some apps are free, some have features that require payment, and some offer a free trial before transitioning into a monthly plan.

You can also check with your insurance provider, as some organizations have their own driving monitoring apps. Our Snapshot® program rewards good drivers based on how they drive. Plus, our mobile app can reveal if your teen was driving distracted. Whichever app you decide makes sense for you and your teen, you can experience peace of mind

knowing you're connected. Learn more about car insurance for teens and student discounts for car insurance.

Looking for auto insurance for your teen?

New Progressive customers

Customized protection is best for teen car insurance. Get a car insurance quote online or call 1-866-749-743 and we'll ask the right questions to get your teenager properly covered.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add your teenage driver.

How insurance companies view multiple car insurance claims

If you've made multiple car accident claims during a given period, it counts as having multiple claims. If one of the claims is still unresolved and the insurance company has not yet paid the claim, they still consider you to have multiple claims. It doesn't matter how much time passes between claims if they all occurred during that given period. Whether you get into two car accidents in one day, two car accidents in three months, or two accidents spread two and a half years apart, your insurer may view these the same way.

If you have two mishaps with your car during a tight timeframe, is it possible to group them into one claim and avoid filing multiple claims? Most likely, no. For example, if you're involved in a fender bender one day and a rock cracks your windshield a few days later, you'll need to file separate claims.

If you file several claims during a short time, an insurer can increase your rate or may choose not to renew your car insurance policy when you reach the end of your term. Apart from discriminatory factors like race, gender, or disability, insurance companies can legally decide not to renew your policy for any reason they see fit. Filing multiple insurance claims cause the insurance company not to renew the policy. Even if you switch to a new auto insurer, your rate will likely increase because your new insurer may view you as a higher risk for an accident.

What happens when you're not at-fault?

At times, you may need to file an auto insurance claim even if you weren't at fault. If something happens outside of your control, such as vandalism or storm damage, you'll file a comprehensive claim. If another driver hits you, you may still need to file a claim with your insurance company. In both situations, you may not see any increase in your policy's rate following the first claim. However, depending on your insurer, state, and policy terms, your rate may go up following a not-at-fault claim, but this amount may not be as much compared to if you were at fault.

If you file too many claims, your insurance company may choose not to renew your policy, even if the claims were beyond your control. You can help prevent claims by practicing defensive driving and storing your car in a secure place where it's less likely to be damaged by weather, falling objects, or vandalism. Learn more about how car insurance covers vandalism.

Discounts on New Jersey renters insurance

Progressive offers several discounts to help lower the cost of renters policies in New Jersey, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What do I need to do to sell my car for cash?

Regardless of how you sell your car for cash, you'll need to have a few documents at the ready.

- ☐ Vehicle title: You'll be signing this over to the buyer of your car to transfer ownership. If you don't have the title – maybe you still have a loan outstanding on the car – you'll need to connect the buyer and lender to make sure the car's title transfer happens.
- ☐ Vehicle registration: If the registration isn't up to date for any reason, the buyer will need

to know about it before they buy. Learn more about how to change names on a vehicle's registration.

- ☐ Vehicle maintenance records: This helps demonstrate that you've taken good care of the car and helps justify your asking price.
- ☐ Vehicle history report: A vehicle history report lets buyers know whether the car was involved in any kind of accident or was subject to flooding or other unusual events that might affect its value.
- ☐ Original vehicle details: This may be contained in your sale paperwork – even your window sticker will suffice. You're looking for documentation of the car's trim level and additional features, which also affects how much money you can get for your car.

If you're selling a car to a private party, it's a good idea to prepare a bill of sale and get a release of liability form from your state's department of motor vehicles (DMV) if applicable in your state. Dealerships and ICO services may provide those forms for you as part of their sale closing process.

How much is renters insurance in NJ?

Many components influence the cost of renters insurance in New Jersey, including your location and coverage limits. Still, an average renters policy costs less than \$1/day on average. Learn more about how renters insurance cost is calculated.

Can I sell my old car for cash to a dealership?

Many car dealerships will buy or accept your used car as a trade-in even if you didn't purchase the vehicle from them. Older cars can be more desirable for dealerships to acquire. They may have a surplus of cars that are less than four years old because of lease expirations, but they don't naturally acquire a lot of cars older than that. To satisfy buyers looking for older cars, a dealership must obtain them at auction or from private sellers.

One thing to note is that a dealer will offer less for your car than its current value. That's because a dealership needs to make a profit. They will offer you the value of the car minus their cost to ready it for resale and their desired profit margin.

I want to sell my car quickly. How fast is the instant cash offer process?

The instant cash offer (ICO) process can typically be completed in less than a week. The

process may vary by provider, but here's how it generally works:

Get a New Jersey renters insurance quote

Does car insurance go down at 25?

Usually, yes. At Progressive, rates drop by 9% on average at age 25. But there are other cost factors impacting your car insurance, such as your claims history. So if you're in an accident right before you turn 25, your rate may not drop.

Average car insurance rates by age

Table represents car insurance rates by age based on Progressive Personal Auto policies sold countrywide from September 2020 to August 2021.

Will my rate drop when my teen turns 18 or 21?

At Progressive, rates drop by an average of 8% when a driver turns 19 and another 7% at 21. As your teenager becomes more experienced and avoids tickets and accidents, the price for teen auto insurance should keep decreasing.

Table represents car insurance rates by age based on Progressive Personal Auto policies sold countrywide from September 2020 to August 2021.

Is renters insurance required in Ohio?

Ohio law doesn't require renters insurance. However, your landlord or rental office might require a renters insurance policy before they hand you the keys. Even if you aren't required to have one, a renters insurance policy can protect your belongings against covered perils like fire and theft.

Ohio renters insurance coverages

Check out the four standard coverages on nearly all Ohio renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and

electronics.

☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Ohio is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Your standard renters policy may not cover water that backs up through sewers or drains or discharges from a sump pump. Water backup coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Ohio

Ohio ranked eleventh in the country for most vehicle thefts in 2020. If someone steals personal items out of your vehicle, renters insurance may pay to replace your stolen belongings, up to your policy's coverage limits and minus your deductible.

Discounts on Ohio renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Ohio, such as:

☐ Multi-policy

☐ Quote in advance

☐ Pay in full

☐ Secured/gated community

See more of our renters insurance discounts.

How much is renters insurance in Ohio?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Ohio, including your location, coverage limits, and the number of units in your building. Learn more about renters insurance cost factors.

Get an Ohio renters insurance quote

What is a license suspension?

A license suspension is a temporary hold on your license that prohibits you from legally driving. To lift a license suspension, you must fulfill certain requirements that are outlined by your state's department or bureau of motor vehicles. Your license can be suspended for various reasons like reckless driving, receiving multiple traffic tickets in a short amount of time, failure to show proof of insurance, driving without insurance, and getting a DUI.

A suspended license is different from a revoked license. If your license has been revoked, it's been permanently canceled. Whether or not you can get a new license will vary by state and the reason your license was revoked.

Do I need car insurance after a suspended license?

In most cases, it's a good idea to keep your car insurance when your license is suspended. A few reasons include:

Insurers don't like gaps in coverage

Insurance companies consider a lapse in car insurance coverage to be a red flag because it's often associated with higher-risk drivers. So your rate could go up if you have a gap in coverage.

You may be eligible for a restricted or hardship license

This allows you to legally drive to specific locations, such as work, school, or medical appointments. You must apply for a hardship license with the state, and they'll decide based on your circumstances. If you're granted a restricted license, you'll need car insurance to drive.

You need insurance to get your license reinstated

Before your license can be reinstated, you'll often have to complete certain steps like paying outstanding fines, completing a defensive driving course, and providing proof of car insurance. Your insurance company may also need to file an SR-22.

Your loan or lease company requires it

If you have a loan or lease on your vehicle, you'll likely be required to carry insurance to protect their investment. Even if you're not driving your car, it could still be damaged. Your vehicle could be involved in a hit and run while parked or it could be stolen, vandalized, or destroyed in a fire while sitting in your driveway.

If you're not carrying auto insurance while your license is suspended, you'll be responsible for all repairs or replacement of the vehicle. If you're financing or leasing your vehicle, you'll also be in violation of your agreement if it requires you to maintain certain insurance coverages.

What about dropping coverages?

If you're required to carry an SR-22 form to get your license reinstated, you won't be able to make changes to your auto liability coverage limits. You may choose to drop optional coverages like comprehensive car insurance coverage and auto collision coverage, but if you leased or financed your vehicle, your lender will still likely require you to carry these specific coverages to protect their investment.

To ensure that you are meeting all state and lender requirements, make sure to carefully consider any changes to your insurance policy while your license is suspended.

How difficult is it to get car insurance with a suspended license?

It will depend on the reason that your license was suspended and the need to file an

SR-22. In many instances, you shouldn't have much difficulty finding car insurance after your license is suspended or if you've had your license reinstated, but it may be more difficult if you're required to submit an SR-22 because many insurance companies don't offer SR-22 filings.

An SR-22 is a form that your insurance company must file with your state's department or bureau of motor vehicles to confirm that you're carrying the required amount of insurance to drive legally. In Florida and Virginia, an FR-44 form is often required in place of an SR-22 for severe driving offenses. The insurance requirements are stricter for an FR-44.

Will my insurance rate increase with a suspended license?

Your car insurance rate may go up if you have a license suspension in your driving history. How long your suspension impacts your rate will vary based on the reason your license was suspended and how long your state keeps that specific type of violation on their driving records. Learn more about what impacts your car insurance rate.

Is renters insurance required in West Virginia?

West Virginia doesn't have a state law that mandates renters insurance. However, your landlord or property rental company may require it as a condition of your rental agreement. Since it's so affordable, you may want renters insurance to protect you against covered perils that may result in financial loss.

West Virginia renters insurance coverages

Check out the four standard coverages on nearly all West Virginia renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in West Virginia is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Your standard renters policy may not cover water that backs up through sewers or drains or discharges from a sump pump. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in West Virginia

Weather-related damages sometimes happen in West Virginia, though its inland location protects it from the types of weather experienced in coastal areas. Your West Virginia renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits, minus your deductible.

Discounts on West Virginia renters insurance

Progressive offers several discounts to help lower the cost of renters policies in West Virginia, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

[See more of our available renters insurance discounts.](#)

How much is condo insurance?

The average cost of a condo policy from Progressive is \$622/per twelve-month policy. Many elements affect your cost for condo insurance, including location, claims history, fire

safeguards, credit score, coverage choices, deductibles, and the condition of your unit. Learn more about factors impacting your price for home insurance and how to get cheap home insurance.

Does a co-signer have to be on your car insurance?

The co-signer generally won't need to be on the car insurance except for certain circumstances, depending on your insurer. For instance, if the co-signer will be driving the car regularly (for example, if parents co-sign on the car and plan to drive it) or they live under the same roof, your insurer may require you to list them as additional insured drivers, though they won't be responsible for the insurance payments.

Is a co-signer liable for accidents?

A co-signer generally isn't responsible for accidents involving the vehicle. However, if the co-signer is also an owner of the vehicle, under certain circumstances they could become potentially responsible for damages if a driver causes an accident or is subject to a lawsuit.

The primary concern of a co-signer is if the owner can't make the payments on the vehicle. In that case, the co-signer could be held responsible for making the loan payments.

Can a co-signer pay my car insurance?

Yes. You can always split the cost of a policy with your co-signer or have them pay your premium, if they're willing to. If you're unable to make the payments, you can also speak with your insurance provider about payment plans or financial assistance.

Cosigning versus co-owning

A co-signer may have to be listed on the car insurance if the co-signer is also on the vehicle's title or is a regular driver, depending on the insurer. Otherwise, the co-signer is just someone assuring the lender that payments will be met.

A co-signer typically has no financial responsibility except paying the loan. If a co-signer is also a co-owner, under certain circumstance they could become potentially responsible for damages if a driver causes an accident or is subject to a lawsuit.

How does force-placed insurance work?

With force-placed insurance, your mortgage or auto lender purchases insurance for you and pays your premium upfront. The premium cost is then added to your monthly mortgage or car loan payment. For homeowners insurance, your force-placed insurance payment may come out of your escrow account.

Force-placed insurance for auto and homeowners insurance is usually applied if:

- ☐ You let your insurance lapse: Late or missed payments may result in a lapsed or canceled policy.
- ☐ Your policy doesn't meet your lender's requirements: Most auto lenders require comprehensive and collision coverage, as well as more liability coverage than the state minimum. Mortgage lenders will also require certain coverages and sufficient dwelling coverage to pay for a complete rebuild of your home.

What does force-placed insurance cover?

A force-placed auto insurance policy provides coverage that meets your state's minimum requirements at the very least, plus whatever your lender deems necessary. Likewise, a force-placed homeowners policy only includes the coverage your mortgage lender requires. While force-placed insurance is usually much more expensive, the coverage is often insufficient. The policy may be missing coverages that protect you, like personal property and liability coverage.

Remember, your creditor is only interested in protecting their investment – the home or motor vehicle. If you stay with the policy that your lender has forced, it's important to make sure you're adequately protected in all areas with the proper limits and/or coverages.

Possible limitations of a force-placed policy

Force-placed insurance may not provide enough coverage if you were to injure someone else or damage their property. For instance, if your force-placed policy covers you for \$50,000 in bodily injury liability and you cause \$100,000 in injuries, you may have to pay the difference out of pocket.

You may not be covered for clothing, furniture, or household valuables on a forced home policy, as your lender is concerned with the home's structure and not your belongings. For

example, if you have a loss due to a fire, you may not have coverage to replace your belongings as the force-placed insurance only provides coverage for the dwelling itself.

Learn more about personal property coverage for your home.

How much does force-placed insurance cost?

A force-placed auto or homeowners policy will most likely cost more than a standard policy would. The costs are typically higher because the criteria used to determine pricing for a standard policy doesn't apply to force-placed policies. For example, force-placed insurance companies will usually insure a home without inspecting it or analyzing its loss history.

You typically don't have control over the coverage options and limits or premium with a force-placed policy.

From your home

If a force-placed policy has been put on your home, contact your insurance company or agent to see how to get your old policy reinstated or obtain a new policy as soon as possible. Continue paying the current policy premiums until you have obtained a new policy with coverage that will adequately meet your insurance needs.

When you have a new policy, or if the force-placed insurance got purchased by mistake, send proof of coverage such as a home insurance binder or declaration page to your lender. Once they have proof of insurance, your lender is legally required to cancel your force-placed insurance within 15 days and refund any unused premiums.

From your car

These steps can help remove force-placed insurance that's tied to a car loan from your auto lender:

- ☐ Stay current on your loan payments: Since the force-placed insurance payment is now part of your loan payment, you must continue paying your loan on time to avoid any trouble if something happens to your car.
- ☐ Get a new insurance policy: Ask to have your old policy reinstated or shop around for a new one that meets your budget and your lender's requirements.

☐ Contact your lender: Once your new auto insurance policy is confirmed, contact your lender to have the force-placed insurance removed. You'll need to provide proof of insurance, so have any needed documents on hand.

How can I avoid force-placed insurance from a lender?

Avoiding force-placed insurance is easy. Make sure to carry at least the minimum coverages and limits that your lender requires for your home or auto policy and make your payments on time to avoid cancellation or a lapse in coverage.

At Progressive, we're very knowledgeable about lienholder requirements, and any policy you buy from us will always satisfy your state's insurance laws.

Current Progressive customers

Log in to your policy or call us anytime at 1-866-749-743 to check on your coverages.

New Progressive customers

Get a free, customized insurance quote online or call us at 1-866-749-743.

Who can be on my health insurance plan?

If you have a family health plan, you can cover yourself, your spouse, and your children under 26 years old. However, there may be exceptions to this depending on where you get your insurance. For example, some employer-provided plans may exclude coverage for spouses or limit coverage to those who can't get insurance through their own employer. On the other hand, employer-provided health plans must cover dependent children, though companies with less than 50 workers are exempt from this requirement.

Important note: Your kids can stay on your health insurance until they turn 26, after which they must either buy their own insurance or forgo coverage.

What to consider when choosing a PIP deductible

There isn't a right or wrong answer when selecting a car insurance deductible; it's a matter of preference. Choosing a lower deductible will cost more than a higher deductible, but if you have a PIP claim, you pay less out of pocket with a lower deductible. A higher deductible will cost less on your policy than a lower deductible. Still, you pay more out of

pocket if you file a claim.

Your health insurance coverage and deductible may also play a role in your decision. If your health insurance plan overlaps with your PIP coverage and has a low deductible (and you know that your claim will likely be filed under your health plan and not your auto insurance policy), then you may choose a higher deductible on your PIP coverage to bring down the cost of your car insurance.

Learn more about how insurance deductibles work.

Is renters insurance required in New Jersey?

In New Jersey, renters insurance isn't required by law, but many landlords may require it before you can move in. Look at your lease and confirm with your landlord if you're unsure. Regardless of whether your lease obligates you to purchase renters insurance, policies are generally affordable and can protect you against many common sources of financial loss. Most policies may even help cover losses you might not expect, such as temporary housing because of a covered loss that has caused your home to be not suitable to live in.

New Jersey renters insurance coverages

Check out the four standard coverages on nearly all New Jersey renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in New Jersey is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your

renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ Water backup: Your standard renters policy may not cover water that backs up through sewers or drains or discharges from a sump pump. Water backup coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in New Jersey

New Jersey enjoys a relatively forgiving climate that isn't prone to most forms of severe weather, like tornadoes or harsh winter weather. Occasionally, hurricanes on the Eastern Seaboard can travel up the coast as far north as New Jersey, and "nor'easters" sometimes bring heavy winter precipitation to the state. Wildfires are a concern in rural areas, especially in the Pine Barrens area in the southeast. Your New Jersey renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits and minus your deductible.

What does West Virginia renters insurance cost?

You can buy West Virginia renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in West Virginia, including your location and coverage limits. [Learn more about renters insurance cost factors.](#)

Get a West Virginia renters insurance quote

Can I insure a house that is not in my name?

It's technically possible to insure a house that's not in your name if you show an insurable interest in the property. An insurable interest means you have a good and logical purpose of protecting the home (and, in turn, yourself) from loss. However, you're essentially paying the premium on behalf of the legal homeowner.

Can a house stay on a deceased person's insurance policy?

Once a homeowner dies, their homeowners insurance policy is still in effect. However, it can expire or be canceled if no one makes the premium payments. Of course, an insurer may have no way of knowing about the homeowner's death right away – but they'll eventually find out. That's why a surviving spouse, family member, or estate executor should contact the insurer and submit a death certificate within 30 days of the homeowner's death.

Should you buy a brand new car for your teen?

If you ask your teen this question, the answer will likely be a resounding "yes!"—but there's more to it than that, most notably safety and cost considerations.

If you can comfortably afford to buy a new car for your teen, they'll get the benefits of the latest technology. There may be some bells and whistles they don't need, but many of today's cars' technological advancements and systems are designed around safety. That may justify a new car purchase, at which point you can set guidelines for your teen to choose the car they want within your determined price range. The other option is to buy a used car.

Why is your check engine light on?

Common minor and major reasons for a check engine light to turn on include:

- ☐ Loose gas cap
- ☐ An internal problem in the engine
- ☐ An issue with or even theft of the catalytic converter
- ☐ Faulty spark plug, spark plug wires, or ignition coils
- ☐ Malfunctioning oxygen sensor
- ☐ Damaged mass airflow sensor
- ☐ A bad tank of gas

What to do when your check engine light comes on

Once you notice your check engine light has come on, pay attention to how the car is driving. Does something feel off? If so, reroute yourself to the nearest mechanic to get the car checked out. If the car seems to be running fine, you can check a few things on your own before heading to the mechanic.

There are a couple of simple solutions if your check engine light came on after getting gas. A loose gas cap is one of the most common reasons for the check engine light to go on. Check that your gas cap is screwed on securely and that it's in good condition.

If you have a tank of bad gas in the car, your check engine light may come on. For example, if your vehicle is designed to run on premium gas (octane grade 91 to 94), the engine may struggle to run on regular gas (octane level 87). You can safely solve this problem by having a professional drain your gas tank. If you must drive until the tank is empty again, this may not cause severe damage, as long your car doesn't show signs of overheating or poor engine performance.

Do you suspect something else caused your check engine light to turn on? The most foolproof method to check the engine light is to read the diagnostic code in the car's internal computer. If you have experience working with cars, you can do this at home with an OBD-II scanner. Otherwise, head to your local service station where a mechanic can read the diagnostic code and determine the correct fix.

Why you shouldn't ignore your check engine light

The check engine light is sometimes confused with the maintenance required light, although the two are unrelated. The maintenance required light goes on when your car is due for routine service. Examples of routine services include an oil change. However, the check engine light is an indication that something unexpected has occurred.

The new vs. used car dilemma

The benefits and drawbacks of buying a new car vs. buying a used car for your teen are simple to explain but potentially difficult to choose between them. A new car costs more upfront but requires less maintenance and fewer repairs. A used car can bring the vehicle cost down but may pose more repair costs sooner.

Even if a used car is cheaper to insure—it could end up being more costly in the long run if it breaks down. You may find an excellent middle ground in a used car that's a newer model with minimal mileage. Learn more about insurance when buying a used car.

The one thing all good first cars for teens have in common

You're understandably a little worried about your teen driving alone. Whether you buy

your teen a new or used car, the final decision comes back to safety. Newer car models come with things like advanced driver-assistance systems (ADAS), automatic braking, collision warning, rear-view camera, blind-spot alerts, and other helpful technology. A 2018 study by J.D. Power shows that new technology keeps people and roads safer.

Three quick tips when buying a car for your teenager

Buying a car for your teenager is a significant milestone and a proud moment for you as a parent. It can be a smooth, rewarding, and even a bonding experience when you keep the following in mind:

1. Communication is key

The more clearly you communicate with your teen, the more you can diffuse any conflicts before emotions get intense. This is especially important when it comes to the gut-check of what you can afford and are willing to pay.

2. Combine safety and style

Your teen's vision of their first car is probably based on a specific make, model, color, and ultimately, the cool factor. Meanwhile, you simply want them to be safe. The good news is that new cars have great safety features, so you can balance the two and see your teen drive away as happy as they are safe.

3. Coverage is crucial

Alongside the purchase, you also want to make sure your auto insurance policy and coverages protect your teen driver and their new vehicle at an affordable price. Even before you purchase the new car, you can get a quote in advance from your insurer to see how adding the vehicle will impact your rate.

How to get auto insurance for teens

New Progressive customers

The best teen car insurance means customized protection. Get a car insurance quote online or call 1-866-749-743 and we'll ask the right questions to get your teenager properly covered.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add your teenage driver.

How long does closing take?

The amount of time it takes to close on a home will vary, depending on certain variables. The house closing process consists of several parts. It may take several days or weeks to negotiate the contract while you counter-offer the seller's offer, and then you'll need to schedule the home inspection and finalize the purchase agreement and your mortgage application.

Before you receive final approval for the loan, your mortgage company will likely also request its own appraisal that can take around a week. If your home has repairs the seller agrees to make, closing may take longer.

What to expect one week before closing

You're usually entitled to a walkthrough 24 hours before closing. During this walkthrough, you can do a final check of the house, ensuring every agreed-upon repair has been completed and that the previous homeowner has completely cleared out of the home. This walkthrough is an important step that you should take, as any last-minute repairs can be identified and addressed.

You can use this week to gather all relevant paperwork and closing costs you'll need before closing on a home. When you arrive to finalize the deal, you'll provide proof of your homeowners insurance and present your home inspection, photo ID, and any other necessary paperwork.

Home closing checklist

The home closing process involves several steps:

- ☐ Make an offer on the home and respond to counteroffers
- ☐ Prepare any contingencies, such as deal-breakers within the home or issues with the inspection, appraisal, or funding
- ☐ Perform a title search

- ☐ Finalize mortgage approval
- ☐ Review your settlement statement
- ☐ Secure homeowners insurance
- ☐ Perform a final walkthrough

Once you sit down at the table to sign the paperwork and finalize everything, expect to spend around two hours there and bring the following:

- ☐ Government identification (driver's license, etc.)
- ☐ Check for a down payment
- ☐ Proof of insurance
- ☐ Sales contract

Most importantly, don't do anything in the final stages of buying a home that may affect your credit score. Don't open new credit cards or take out another loan.

What are the differences between selling a house by owner or with a realtor?

If you're planning to put your house on the market anytime soon, you may be asking yourself whether it's worth selling your home by owner vs. selling your home with a realtor. It's no surprise that hiring a real estate agent (also known as a listing agent) is the easier of the two options, but each method of selling can have its advantages depending on your situation.

What are the benefits of selling your home with a realtor?

Selling a house can be a full-time job. If you already have your own job and family responsibilities, it may be tough setting aside the extra hours it will take to market and sell your home. A realtor handles a lot of things behind the scenes, including:

- ☐ Staging and photography: Many real estate companies work with home stagers and professional photographers who know exactly how to present your house to make it as attractive as possible to potential buyers.
- ☐ Pricing the house: Professional agents understand the local market well, so they'll know how to price your house to appeal to buyers while also helping you get the best profit. There's less risk of over or underpricing your listing.
- ☐ Marketing: Licensed real estate agents have access to a website called the Multi Listing Service (MLS). This is the primary way buying agents find listings to share with their clients. If you don't have your real estate license, you won't be able to post your FSBO listing on MLS.

☐ House showings: A real estate agent will handle any open houses or one-on-one home showings, so you don't need to worry about changing your schedule or leaving work early to meet potential buyers. Many potential buyers also feel more comfortable viewing a house with a third party.

☐ Legal paperwork: Realtors need to take classes and renew their licenses every couple of years to ensure they're up to date on all the legal processes involved in selling a house. If you choose to go the FSBO route, you may want to hire a real estate lawyer to help you with the paperwork to make sure everything is done by the book.

If you're selling your home, learn more about how to prepare to buy a home and what the best time to buy a home may be.

What are the benefits of selling a house by owner?

The main reason some homeowners prefer to sell a house without a realtor is the extra savings that can come out of the deal. Realtors typically get a 6% cut of the sale as commission – 3% for the seller's agent and 3% for the buyer's agent. That may not seem like a lot, but a 3% commission on a \$350,000 listing rings in at \$10,500. That amount can cover the work an agent does while selling your house, but sell the house yourself, and that extra cash will stay right in your bank account.

Note that you'll likely still need to pay a commission to the buyer's agent even when selling a house without a realtor. This is their commission for helping the new homeowners on their house-hunting journey. You may be able to negotiate an amount with them, but keep in mind that 3% of the sale price is standard.

When should you consider selling a house without a realtor?

You may consider listing your home as FSBO vs. with a realtor if you already have an interested buyer, or you have real estate experience yourself. If you already have a buyer lined up – for example, a family member or neighbor – you can save thousands without the added stress of marketing the house, conducting showings, or potentially having the house sit on the market for a long stretch of time. However, one expense that may be worth it is a real estate attorney who can make sure you're following all the correct legal processes along the way.

Another time it can be beneficial to sell a house without an agent is if you have a strong knowledge of the real estate industry or you're a realtor yourself. You'll already have the same connections and knowledge as another licensed agent. And if you don't mind

putting in the work on marketing and selling the house, you'll get to keep your portion of the commission from the sale.

Your basement flooded. What will insurance cover?

Your homeowners insurance may cover damage to your basement, and damage to the personal property in your basement when:

- ☐ A pipe bursts: Your insurance may pay to repair or replace the things that the flood water damaged in your basement, up to your coverage limit.
- ☐ A plumbing appliance overflows: Sudden and unintentional leaks from a home appliance, like your washing machine or air conditioning unit, or accidental overflow of your bathtub, sink, or toilet may also be covered.

Is damage to your basement from groundwater covered?

Groundwater is naturally occurring water underground whose levels may increase after heavy rains or snow melts, which can be destructive to basements. However, your homeowners insurance policy won't cover damage from groundwater.

Will additional flood insurance protect my basement?

You may be able to purchase a separate flood insurance policy to protect your basement against water damage from outside flooding. Flood insurance may be essential if you live in an area with a high risk of flooding. Understand that not all flood insurance policies include below-ground-level spaces, so check with your insurer to see how you're protected.

Can having a sump pump in my basement influence insurance coverage?

A sump pump may help minimize the risk of water damage from occurring in your basement. Some homeowners insurance companies offer a separate endorsement for discharge or overflow from a sump pump, which may cover the repairs to your damaged basement. Learn more about homeowners insurance coverages.

What are the implications of ignoring your check engine light?

Ignoring the light and putting off a visit to the mechanic could result in more costly and time-consuming issues you'll have to deal with in the future. The problem that caused your check engine light to turn on in the first place may get worse or impact other aspects of your car's engine or transmission. Ignoring the problem could lead to more long-term damage that your car insurance may not cover.

You also won't be able to pass your next car inspection until the check engine light is off and you have resolved the problem. Your best option is to get the issue resolved quickly. If you're concerned about affording unexpected engine repairs on your car, consider mechanical breakdown insurance.

Additional windshield replacement laws

States also have their own laws regarding windshield replacements and insurance company requirements. A few states require insurers to provide windshield replacements with no deductible for cracked or chipped windshields as a part of your comprehensive coverage. A handful of other states offer separate glass coverage with zero or low deductible options for windshield replacements.

How much is a cracked windshield ticket?

Cracked windshield tickets are generally considered non-moving violations and can be costly, depending on the state. Multiple offenses could also include a license suspension in some states. You may be able to avoid fines if you provide proof that the windshield has been repaired or replaced after receiving a ticket.

How can I avoid being pulled over for a cracked windshield?

Comprehensive auto coverage usually includes windshield glass repairs and replacements. Add this coverage to your auto insurance policy so you can have a cracked windshield repaired quickly at lower or no cost (note that coverage wouldn't apply to any pre-existing cracks or damages). With comprehensive coverage, you can get back on the road with a fixed windshield and avoid breaking the cracked windshield laws in your state.

Is renters insurance required in South Carolina?

South Carolina does not require renters insurance, but that may not matter. Your landlord

or property rental company may require it as a condition of your rental agreement. Having coverage to protect your possessions may be a viable reason to consider taking out a rental insurance policy, even if it's not required.

South Carolina renters insurance coverages

Check out the four standard coverages on nearly all South Carolina renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in South Carolina is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water backup: Your standard renters policy may not cover water that backs up through sewers or drains or discharges from a sump pump. Water backup coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in South Carolina

Hurricanes and tropical storms are significant sources of weather-related damage for South Carolina residents. Your South Carolina renters insurance policy may pay for damaged personal belongings from a covered peril up to your policy's limits (minus your

policy's deductible).

Discounts on South Carolina renters insurance

Progressive offers several discounts to help lower the cost of renters policies in South Carolina, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Is renters insurance required in Oregon?

Oregon law doesn't require renters insurance. However, your landlord or the company that manages your apartment building, condo, or house may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable. It may cover your belongings against specific perils. Plus, your renters policy may pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt because of a covered loss that has caused it to be unsuitable for habitation.

Oregon renters insurance coverages

Check out the four standard coverages on nearly all Oregon renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Oregon is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water backup: Your standard renters policy may not cover water that backs up through sewers or drains or discharges from a sump pump. Water backup coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Oregon

There are several different threats to Oregon homes, including earthquakes, landslides, winter storms, and more. Your customized Oregon renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits and minus your deductible.

Discounts on Oregon renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Oregon, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

[See more of our available renters insurance discounts.](#)

How much is renters insurance in Oregon?

You can get an Oregon renters insurance policy for less than \$1/day.* Many components influence the cost of renters insurance in Oregon, including your location and coverage limits. [Learn more about renters insurance cost factors.](#)

Get an Oregon renters insurance quote

How to transfer ownership of a car after death

Does the DMV know when someone dies?

Some states have a vital records department that notifies the DMV about a driver's death so that their license gets canceled automatically. However, in states where this notification doesn't occur, the survivor needs to terminate the license. Doing this as soon as possible helps prevent identity theft.

Canceling the driver's license usually includes contacting the DMV and showing an official death certificate. You might need to make an in-person appointment, although many states will let you complete the cancellation by mail. Check with the DMV to find out which forms and documentation to provide.

What happens to your homeowners policy when a spouse dies?

Typically, both spouses are listed on a homeowners insurance policy. The policy may remain in effect when this happens. The insurance company will remove the deceased and replace the spouse as a named insured. Each insurer has different terms and guidelines but it's up to the surviving spouse to call the insurer to confirm the change.

Some insurers may add a spouse who isn't listed to the home insurance policy. In any case, an insurer may require documentation, including a death certificate, to adjust the policy.

Homeowners insurance for estate property with no surviving spouse

If there's no surviving spouse, the deceased person's estate executor is responsible for the home insurance policy. The executor must act to change the home insurance policy. An insurer may give an estate executor 30 days or the remainder of the policy to secure the appropriate homeowners insurance coverages in the future as a new policyholder. During this time, the executor must continue to pay the current premium or risk a coverage lapse, leaving the home uninsured.

Empty homes make insurers wary. During any gap while the estate is being transferred, an

insurer might require a vacant property policy.

What happens to homeowners insurance during probate?

Stay covered with car insurance from Progressive

Get an auto insurance quote online and we'll help you figure out the best coverage for your needs. Or, call 1-866-749-7436 to speak with a licensed representative.

How much is the fine for hitting a stop sign?

The legal consequences when a car hits a road sign depend on the circumstances. If you were distracted or driving on ice when it happened, you could be subject to a failure to control violation. Fines for this type of violation will vary based on your state and municipality. Reckless driving charges from deliberately ignoring traffic rules could result in consequences such as higher fines, a suspended license, and even jail time.

What happens if I don't report it?

Leaving the scene without reporting it is illegal. You could face hit-and-run charges. Even if no one was injured, some states may impose higher fines and even jail time for these misdemeanor offenses. States lose valuable tax dollars on public property repairs, so some have started programs to track down drivers who fled to send invoices for the damage. In Indiana, the DamageWise program has an 81% collection success rate.

Is car damage from hitting a sign covered by insurance?

Yes, but only if you have collision coverage. This coverage is optional, but it can cover you if you hit an object such as a stop sign, road sign, telephone pole, pothole, mailbox, or guardrail. Even a small scrape from the sign would count as a collision. Filing an auto insurance claim for sign damage would only be worth doing if the repair costs are higher than your deductible. Comprehensive coverage doesn't cover collision with a sign.

Will insurance cover the sign?

Collision insurance would only cover the costs to repair or replace your vehicle after you hit the sign once you've met the deductible. Most states require drivers to have property damage (PD) liability insurance. Since the sign is public property, the PD portion of your

liability insurance might cover the replacement cost depending on the insurance amount you carry.

Is it always necessary to file an insurance claim for sign damage?

Single-car accidents don't normally require that you file an auto insurance claim. Unless another vehicle caused you to hit the sign, your insurer considers hitting the sign a single-car accident where you're at fault. Paying for the repair yourself, especially if the cost is lower than your car insurance deductible, could end up saving you money later. Filing a claim for an accident where you're at fault could increase your car insurance rates in the future.

How much does a stop sign cost to replace?

The full cost for a sign replacement typically includes the sign itself plus the labor to complete the work. On average, stop signs can range from \$25 to \$150 apiece, but hourly labor costs could increase the total to \$500 or more. The timing makes a difference, too. Local government officials try to fix a damaged stop sign right away to prevent future accidents. If the municipality replaces the sign at night, the hourly rate might be even higher.

Road signs can cost a few hundred to thousands of dollars, depending on several factors. A sign mounted above the highway could cost thousands of dollars. In Delaware, one sign replacement cost \$10,000 because the state had to hire a crane and send crews to close traffic lanes.

Can my vehicle warranty help?

Most vehicle warranties last 3-6 years, and some have different coverage periods for different parts; always confirm with your warranty if your repair will be covered by your warranty or not. It's also important to note that if you damage parts, fail to maintain your vehicle, modify your vehicle, or the parts are damaged by nature, your warranty will likely not cover the damage. If you modify your vehicle, the entire warranty is usually voided. [Learn more about car warranties vs. car insurance.](#)

Mechanical breakdown insurance can be a more affordable and comprehensive coverage alternative to extended warranties or relying on the manufacturer's warranty your car came with.

What are microchips used for in cars?

Modern vehicles are designed around technology. Virtually all of a car's systems – from the A/C to the sound system – involve electronics powered by quarter-sized circuit boards called microchips, or, simply, chips. According to the New York Times, a modern car can use upwards of 3,000 chips.

Why is there a shortage of new cars during a microchip shortage?

What should you do if you hit a stop sign or road sign?

Truck vs. SUV: Pros and cons

If you're still on the fence, decide how important each of these features is to you, and look for the truck or SUV that matches your priorities:

Safety: SUVs vs. trucks

More SUVs than pickup trucks have received high safety ratings from the Insurance Institute for Highway Safety. But both vehicle types are bigger and heavier than other cars on the road.

When assessing a truck's or SUV's safety, compare ratings and look for equipment like front crash prevention systems and automatic emergency braking, which may improve your chance of avoiding an accident on the road.

Repair costs: SUVs vs. trucks

Repair costs can depend more on your usage and particular model than your vehicle type. A truck or SUV that goes off-roading and tows heavy loads may need more frequent maintenance and repairs. On average, according to RepairPal, full-size trucks have an annual repair cost of \$936, while full-size SUVs average \$784.

Drivability: SUVs vs. trucks

Pickups are great for exploring nature and tackling tough hauling jobs, while compact and mid-size SUVs may be better for maneuvering through tight spaces or parking in the city. Both can have competitive off-road and bad-weather driving capabilities, depending on the model.

Comfort: SUVs vs. trucks

Truck models have different configurations of cab styles and bed sizes. Some pickup trucks are barebones cargo haulers with only front seats, while others are more luxurious and have two full rows of seating to fit more passengers.

However, even the most affordable SUVs rate high for comfort. Pickup trucks generally have a rougher ride, particularly for passengers.

Fuel efficiency: SUVs vs trucks

Typically, a larger pickup truck with more capabilities will burn more gas than a mid-size SUV. Gas mileage depends on the size, capabilities, and usage of your particular vehicle, so be sure to look up the average miles per gallon of the trucks and SUVs you're considering.

How does renters insurance cover my property in a storage unit?

Renters insurance may cover your personal property while it is anywhere in the world. Personal property like your furniture, electronics, and clothing may be protected if it's damaged, destroyed, or lost due to a covered peril. Valuable items, like jewelry and engagement rings and firearms, may have sub-limits within your policy. Adding a rider to your policy, also known as "scheduling an item," may help protect items up to their replacement value.

Items you keep in a storage facility may only be covered up to a certain limit, either a percentage of your Coverage C (personal property coverage) or a flat dollar amount. So if your renters insurance policy has \$50,000 for personal property coverage with a 10% of Coverage C limit, you may have up to \$5,000 of coverage for items in a storage unit, minus

your deductible.

Documenting your items in storage

Taking photos, videos, and creating a home inventory of your items in storage may assist if you need to file a claim in the future. An item-by-item list, along with the replacement value for each item, will be helpful to your insurance adjuster. For expensive items, like TVs or computers, document the serial number and purchase date along with the cost of the item. Some insurance companies may want you to keep copies of your receipts for big-ticket items. You should do this for all of your belongings, regardless of whether you keep them at your place of residence or in a storage facility.

Do storage companies offer insurance?

You can often buy insurance for your personal property in your storage facility from your storage company or through an independent company. In some cases, your storage company may require you to carry renters insurance or a self-storage rental insurance policy as part of your contract. Regardless of their requirements, if the total value of what you're storing exceeds your renters insurance policy's personal property coverage limits or sub-limits, a separate insurance policy from a storage insurer can provide additional coverage. Learn more about renters insurance coverages.

How to get coverage for items in storage with a renters insurance policy

Questions about property insurance?

Speak with a representative or quote online

Call us at 1-866-749-743 and talk to a licensed home insurance representative in your state. You can also compare rates for home insurance, including personal property coverage, with Progressive's HomeQuote Explorer tool.

Talk to a local agent

Prefer to speak with someone in your neighborhood? Connect with an independent agent

near you.

Does a home warranty cover broken windows?

Even if you have a separate home warranty policy on top of your homeowners insurance, it won't cover structural features like windows and doors. Your warranty may cover the wear and tear of household items like appliances and plumbing, but you'll have to pay out of pocket for window damage that isn't covered by your insurance.

Looking for homeowners insurance?

To get homeowners insurance, call 1-866-749-743, or find an agent online.

Besides ensuring coverage for the windows in your home, you should also understand coverage options for your car's windshield and windows. Progressive offers protection for both your home and vehicles.

How to get insurance for your ATV, UTV or side-by-side

Online

Customize coverages to your four wheeler.

[Quote ATV/UTV insurance](#)

Call a rep

Speak with a representative licensed for your state.

[Call 1-866-749-7436](#)

Through an agent

Connect with an independent agent near you.

[Find an agent online](#)

Injury or legal claims that may be excluded

Some medical and legal expenses can be excluded from homeowners insurance coverages. For example, homeowners insurance policies typically exclude intentional acts, so if you deliberately push someone down the stairs at your home, your insurance likely won't cover their medical bills or any legal costs if they decide to sue you. The same is true for property damage. If you intentionally break your neighbor's property, you'll likely have to cover the cost to repair or replace it.

Bodily injury or property damage in connection with running a business out of your home is typically excluded as well. For example, if you make and sell baked goods out of your home and accidentally give a client food poisoning, your homeowners policy may not cover any medical or legal costs related to the incident if they decide to sue you. Other exclusions may apply, so read your policy in full to make sure you are aware of all coverage exclusions.

How your homeowners insurance policy may cover lawsuits

How does a PIP deductible work?

If you have sustained an injury in an auto accident, your personal injury protection coverage may pay for medical bills and other services, up to your auto insurance coverage limits and minus your deductible (if you have one). Your PIP deductible is the amount you must pay "out of pocket" for your claim, and your insurer covers the excess dollar amount.

The amount of your deductible, and the ability to choose your deductible, varies by state. If you live in a state that requires or offers PIP coverage, check with your insurer to determine your deductible options. Some states that require or offer PIP coverage don't allow deductibles.

How much is renters insurance in South Carolina?

On average, renters insurance in South Carolina costs less than \$1/day.* Your location, coverage limits, and type of home may influence the cost of your policy, among other factors. Learn more about renters insurance cost factors.

Get a quote for South Carolina renters insurance

Trampolines and homeowners insurance: How does it work?

Personal liability coverage

One of the risks of having a trampoline on your property is that someone who isn't a member of your household may get injured while using it. If someone is injured while using your trampoline, you could be held liable. Personal liability coverage may help pay for the injuries you're liable for and cover legal fees up to your policy's limit. Additionally, you may be responsible for injuries or damages that aren't covered by your policy or exceed your policy limits .

Some policies only cover injuries if you take certain safety precautions. For example, limiting the number of people who can use the trampoline at the same time or putting netting around the trampoline to help prevent falls. You may not be covered if you don't comply with the insurance company's requirements and someone gets hurt.

Personal property coverage

If your trampoline is damaged or destroyed by a covered peril, such as vandalism or a windstorm, personal property coverage may pay to repair or replace it, up to your coverage limits and minus your deductible.

Dwelling and other structures coverage

If high winds launch your trampoline into the side of your house, causing damage, dwelling coverage may cover the cost of repairing or replacing your window or siding. If the trampoline hits a fence or gazebo instead, other structures coverage may pay for the damage.

Does having a trampoline affect homeowners insurance?

Having a trampoline increases the risk of someone filing a liability claim against you and adds to the amount of personal property covered by your home insurer. Your policy's premium may increase when you notify your insurer of a trampoline on your property, assuming your insurer will cover the risk. Some insurance companies don't allow trampolines and exclude coverage. If you purchase or obtain one, your insurance

company may not extend coverage for trampoline-related injuries and damages, and they may cancel or non-renew your policy.

Should I let my homeowners insurance company know if I get a trampoline?

Yes. Ideally, you should call them before you get a trampoline to find out whether they're covered and what type of safety precautions – if any – you need to take. If you fail to notify your insurer that you have a trampoline on your property, they could cancel or non-renew your coverage. They may also deny any trampoline-related claims.

Umbrella policies provide additional liability coverage

If you need more than a \$500,000 liability limit, which is the maximum offered on most standard homeowners insurance policies, umbrella insurance can increase your liability coverage. If you're liable for injuries from the use of your trampoline, and the cost of the lawsuit exceeds the amount of liability coverage you have on your homeowner's policy, your umbrella policy may cover the difference, up to your policy's limit.

How you're covered

New Hampshire doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up

to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in New Hampshire

Windstorms, snowstorms, and freezing temperatures in the winter are the biggest sources of damage for New Hampshire homeowners. Your home insurance policy may cover damage to your home's structure and belongings caused by these situations up to your policy's limits.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

Learn more about the home insurance discounts we offer.

How much is homeowners insurance in New Hampshire?

The cost of homeowners insurance can vary depending on where you live in the state, your home type, and your coverage limits. Learn more about the factors that affect home insurance pricing.

Fast facts about homes in New Hampshire

Get an insurance quote for your New Hampshire home

Tips for test driving a car

You can learn a lot about a car online or at a dealership, but you need to get behind the wheel to truly understand how a car operates. Test driving a car is an integral part of the buying process, so here are some tips to follow before taking a car for a test drive:

- ☐ Ask to choose the route: Many dealerships have a route they ask customers to follow, but it may be too limited to make an educated buying decision. Ask if you can choose the route to get a feel for the car in different situations, and try to include a variety of road surfaces like flat stretches, hills, side streets, and highway driving.
- ☐ Test drive more than one vehicle: It isn't easy to evaluate a car if you don't have anything to compare it to. Test drive more than one vehicle to get a feel for multiple options.
- ☐ Do your test drives on the same day: Do your test driving in one day so it's easier to compare different vehicles.
- ☐ Don't rush your decision: You don't have to buy a car the same day you test drive it. Give yourself time to think about your decision to make sure it's the best choice for you.

What to look for when test driving a car

- ☐ Look for damage: Before you get behind the wheel, check the car for scratches, dents, and nicks. Even new vehicles can have some cosmetic imperfections from their time on the lot.
- ☐ Test the acceleration and the brakes: Test the acceleration of the car by driving it on the highway, if possible. You can test the brakes by driving it in city traffic. These tests will also help you see how smoothly the car changes speeds and shifts gears.
- ☐ Check the steering: Change lanes and turn left and right at least once to get a feel for the steering.
- ☐ Familiarize yourself with the technology: The technology used in cars today has changed significantly in the last decade. Ensure the vehicle has the features you want, including Bluetooth, a navigation system, and a backup camera. Check the steering wheel controls, heating, air conditioning, radio, and other vehicle features as well.
- ☐ Conduct a soundcheck: When you're on the road, pay attention to the engine, road noise, and wind sound inside the car.
- ☐ Check your vision: Check the vehicle's sightlines, blind spots, and backup camera to ensure adequate visibility when you're on the road.
- ☐ Assess your comfort and storage space: See how easy it is to get in and out of the car and check for legroom and headroom throughout the vehicle. Check to see if you can reach the pedals comfortably, and make sure there's enough cargo space.

Cracked windshield laws by state

The federal regulations from the U.S. Department of Transportation – no crack larger than 3/4 inch in diameter, no two cracks within three inches of each other, no intersecting cracks, or cracks directly in the driver's view – are the minimum standards. Your state may have additional and possibly stricter requirements. Pennsylvania, for example, does not allow any chips or cracks in the center of the driver's side of the windshield.

When should I use auto insurance vs. health insurance to pay for car accident injuries?

Your provider will typically ask for your health insurance information and auto insurance information when you seek medical treatment for injuries related to a car accident. It will ultimately depend on your particular coverages, the circumstances of your accident, your state's laws, and if you have private health insurance or Medicare or Medicaid.

How is hail damage assessed on a car?

If your vehicle were subject to bodily damage from a hailstorm, you'd want to take photos of the damage. Then, send the pictures to your insurance adjuster, even if they're planning on visiting. Even the smallest size hail can cause significant damage to a vehicle because it hits the entirety of the car and not just one localized area.

Can hail damage total your car?

A bad hailstorm can total your car more easily than you'd think. Since hail typically hits the entire vehicle, the whole car is likely to be damaged, and such significant damage is challenging to repair. If your insurance company deems your vehicle a total loss, they will write you a check for your car's actual cash value, minus your deductible, instead of estimating repair costs.

Can hail damage be repaired?

Hail damage can sometimes be repaired by a process called "paintless dent removal." During this process, the dented areas are gently pushed back to their original positions.

Other repair methods can be more time-consuming and expensive, like filling and repairing dents or replacing damaged panels.

How do I file a car insurance claim for hail damage?

If you have auto comprehensive coverage, contact your insurance company as soon as possible.

If your car isn't totaled, the next steps depend on the insurance company. Some may cut a check for the expected cost of repairs minus your comprehensive insurance deductible, while others may wait and reimburse you for work done at a body shop. If you have a preferred body shop whose estimate is higher than the insurance adjusters, consider connecting the shop with your insurance company. Sometimes they can reach an agreement.

Will I need to deal with an insurance adjuster on hail damage?

Generally, you'll need to deal with an insurance claims adjuster for hail damage. The adjuster will evaluate the hail damage to your car and estimate the likely cost of repairs and the market value of your vehicle. If the cost to repair the damage will exceed the car's actual cash value, the car is considered a total loss.

Will a hail damage claim raise my insurance rate?

Insurance companies differ in how they review claims and violation history in determining rates. Some may increase your premium based on a single hail damage claim. Even if your insurance company doesn't raise your premium for one claim, they will add it to your claims history, and a history of frequent claims may increase your premium.

If you live in a hail-prone area, your insurer may raise the cost of comprehensive coverage because there is a higher likelihood of weather-related claims. Keeping your car in a garage or a covered parking spot can reduce the likelihood of suffering hail damage and a potential rate increase.

How to get comprehensive coverage

How do I insure my restoration vehicle or project car?

To insure your restoration vehicle or project car, you need to get a classic car insurance policy and add on the optional restoration coverage. Standard auto insurance policies don't typically allow for restoration coverage. Classic car insurers that offer restoration coverage typically require proof that you're actively restoring the car. Acceptable proof of your active classic car restoration project might include:

- ☐ Photos and videos
- ☐ Receipts for purchases related to the restoration project
- ☐ Detailed explanations about the work done so far
- ☐ Plans and anticipated timetables for completing the work

Progressive Classic Car by Hagerty calls restoration coverage "Vehicle Under Construction" coverage, or VUC. Note that it's designed to be temporary – once your car is fully restored, you'll remove the coverage from your policy.

Can I increase the limit of my classic car restoration insurance?

Yes, an increasing limit is the main feature of restoration coverage since your vehicle should increase in value as you progress through your restoration project. When you add on VUC coverage with Hagerty, your coverage limit will automatically increase by 10% every three months, up to \$25,000.* This takes the guesswork out of accounting for the increase in your classic car's value as you restore it.

Insurers may have different automatic limit increases, or they may require you to provide periodic updates and documentation. Check your policy's terms and conditions for your restoration coverage details.

Are my unique parts and tools covered during the restoration?

Through Hagerty, Vehicle Under Construction coverage comes with \$750 of coverage for your automotive tools. Optional additional coverage for tools may also be purchased if you need it. Unique spare parts intended for your vehicle would be covered up to \$750 through your comprehensive coverage, or you can purchase optional coverages for automobilia and all spare parts, even those not originally intended for your vehicle.

Coverage options and limits vary by insurer, so check with yours to understand your options before purchasing.

How to get classic car insurance

Online

Get a classic car insurance quote and choose the coverages you need.

Call a rep

Call 1-888-534-8980 and speak with a representative from Progressive Classic Car by Hagerty.

Which mechanical problems does car insurance cover?

Your comprehensive and collision auto insurance covers some mechanical problems if they're related to a covered incident. Here are a few examples of common mechanical problems and whether insurance may cover them:

- ☐ Car accident: If your vehicle was in an accident that caused damage to the engine, transmission, or other mechanical parts that keep the car running, car insurance could provide coverage. If another driver were at fault, their liability coverage would pay for the repairs. If you were at fault and have collision coverage, you'd file a car insurance claim through your auto insurance. Otherwise, you'd need to pay for the repairs out of pocket.
- ☐ Collision with a deer: If you hit a deer and damaged mechanical parts in the front of your car, your comprehensive coverage may pay to repair the damage.
- ☐ Car breaks down: Whether you're on a road trip or headed to work, car insurance doesn't typically cover breakdowns not related to covered accidents. However, your car warranty may provide coverage for certain parts for a set timeframe, or you can purchase more comprehensive mechanical breakdown insurance.
- ☐ Engine trouble after a crash: If your vehicle's engine malfunctions after an accident, and your mechanic can prove that the accident caused the engine trouble, your car insurance may cover the damage.

Does "full coverage" insurance cover engine damage?

There's no official consensus on the definition of the unofficial term "full coverage." Full coverage often describes having the minimum liability coverage your state requires, plus comprehensive and collision. However, no matter how much auto insurance coverage you carry, a damaged or blown engine won't be covered if the issue isn't related to a covered

incident. That's what mechanical breakdown insurance is for.

How to submit medical bills to auto insurance

If you have sustained an injury in a car accident and you have applicable auto insurance coverage, you should start a claim. You will work with the adjuster to ensure all necessary bills and records are forwarded to your auto insurer. When you seek medical care related to your car accident, give your health care provider your auto insurance information and your health insurance information. The insurance adjuster for your auto accident claim will review the paperwork and ask for more information if needed. They will fully or partially reimburse the appropriate party, or deny the claim.

How does auto insurance cover car accident injury bills?

Here's how your auto insurance coverages might work to cover your injury costs, depending on your state laws and which coverages you have:

- ☐ Medical payments coverage: MedPay can help pay for your and your passengers' car accident medical expenses, regardless of fault.
- ☐ Personal injury protection (PIP) coverage: PIP can help pay for your and your passengers' medical expenses and lost wages resulting from a car accident, regardless of fault.
- ☐ Other at-fault party's liability coverage: If the other party is at fault, their liability coverage can help pay for your and your passengers' medical expenses and your vehicle's damages.
- ☐ Uninsured/underinsured motorist (UM/UIM) coverage: If the other party is at fault but doesn't have enough liability coverage to cover your damages, UM/UIM can help pay for your and your passengers' injuries and your vehicle's damages.

If you suffer an injury in a car accident, contact your insurer as soon as possible to start a claim and discuss how your auto insurance coverages can apply.

Examples of injuries that could result in a lawsuit

Accidents at home are quite common. If a guest sustains an injury in your home, they could file a lawsuit against you. Here are a few examples of injuries that could result in a lawsuit:

- ☐ Overserved guest: If a guest leaves your home drunk, gets into an accident, and injures themselves or others.
- ☐ Trips and falls: A snow-covered sidewalk, cracked driveway, or a loose railing can often

result in a fall and cause an injury.

- ☐ Swimming pool or trampoline injuries: If a guest sustains an injury while using your swimming pool or trampoline they might sue.
- ☐ Dog bites: Injuries resulting from a dog bite may be covered, depending on your insurer.

Some insurers won't cover dog bites or exclude certain breeds.

Learn more about how home insurance covers swimming pools and may cover injuries from dog bites.

Personal liability limits

Your personal liability coverage may provide you with protection, but only up to the limits of liability listed on your policy. It's important to remember that the cost for the remaining damages will be your responsibility once you've reached your coverage limits. If your personal liability coverage limit is \$500,000, and a settlement totals \$550,000, you will likely have to cover \$50,000 out of pocket. If you have assets exceeding \$500,000, consider a separate umbrella policy for additional liability coverage.

Discounts on Arkansas renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Arkansas, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Is car insurance required in Arizona?

Yes. Arizona minimum car insurance requirements include liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Bear in mind that these are the minimum limits required in Arizona. You don't want to gamble when it comes to protecting your assets, so be sure to choose the right

auto liability limits before hitting the open road.

Consider comprehensive and collision coverage

Most lenders in the state require comprehensive car insurance coverage and car collision coverage. But even if you're not required to have them, you may want to add these coverages based on your vehicle's value. These coverages pay for the repair or replacement of your car if it's damaged in a crash, gets stolen, or damaged in any other type of covered accident. Learn more about car insurance coverages.

What's the average cost of renters insurance in Arkansas?

You can get renters insurance in Arkansas for less than \$1/day.* What you'll pay will vary depending on the location of your rented home, the age of the building you're moving into, and any safety features it includes. Learn more about renters insurance cost factors.

Get an Arkansas renters insurance quote

What is a certified pre-owned car?

Plug-in hybrid vs. hybrid: The basics

You may see "HEV hybrid" vs. "PHEV hybrid" used to describe hybrid cars, so let's sort out these acronyms and definitions.

A PHEV hybrid car is a plug-in hybrid electric vehicle, which you can plug into an external power source to recharge its electric battery.

An HEV hybrid car refers to two different types of hybrid electric vehicles: the mild hybrid and the full hybrid:

- ☐ An HEV mild hybrid car has an electric motor and dedicated battery to support it. But the hybrid part is only used to power systems like the stereo and heating and air conditioning. When it comes to driving, the most it does is give the internal combustion engine (ICE), or gas-powered engine, a brief boost when you're accelerating from a full stop.
- ☐ HEV full hybrid cars work like electric cars at slower speeds, and they work like gas-

powered cars at higher speeds. In some full hybrid models, the electric motor and ICE work independently and hand off control to each other. In other full hybrid models, they can work together to deliver extra power.

Full hybrid vs. plug-in hybrid: The biggest differences

The biggest functional differences between full hybrid and plug-in hybrid cars center on the electric battery in each:

- ☐ The battery's purpose differs in a plug-in hybrid vs. a hybrid. In a plug-in hybrid, the electric battery is the primary power source for the car. When the battery runs down, the internal combustion engine takes over. In a full hybrid, the battery only provides enough power for driving the car at slower speeds – in residential areas and cities, for example.
- ☐ The battery size and cost differ since the electric battery in a plug-in hybrid is larger and more expensive to replace than a full hybrid's electric battery.
- ☐ Battery recharging capabilities also differ in a plug-in hybrid vs. a full hybrid. A plug-in hybrid may be able to get a little charge through regenerative braking. But since a plug-in car has a larger battery that it relies on more, it needs to be connected to an external power source to fully recharge. Full hybrids can recharge their electric batteries through regenerative braking. They take the heat created by the braking process and convert it to electricity that the electric battery can store.

There's one similarity between plug-ins and full hybrids: If their batteries run down, both cars essentially become gasoline-powered cars. Use this table for a quick summary of plug-in hybrids vs. full hybrids:

Comparing full hybrid and plug-in hybrid cars

What's better, a hybrid or a plug-in hybrid?

When determining which kind of hybrid is better, consider your driving habits, priorities, and what's realistic for you. For example, if you don't live somewhere you can install a charger (and you don't have access to a charger elsewhere), it simply may not be practical to get a plug-in hybrid.

If you drive long distances, you'll have to stop to recharge a plug-in hybrid often to continue using electric power, and that requires more time and planning than gassing up a full hybrid. But if environmental impact matters more to you, you may be fine with the trade-off. Furthermore, you can consider the difference between car insurance for pleasure vs. commuting, depending on how you plan to use your hybrid.

Plug-in hybrids are more expensive upfront, but you can spend less on fuel over the car's lifetime than with a full hybrid. The U.S. Department of Energy created a metric, the "eGallon," to help drivers more easily compare the cost of using electricity versus gasoline as fuel. And though full hybrids are more fuel-efficient than similar ICE-only cars, plug-in hybrids running on their electric batteries and motors are even more fuel-efficient by comparison.

Accelerated death benefit rider

An accelerated death benefit rider allows you to receive a cash advance against the policy's death benefit in the event of a qualifying terminal illness. Also known as a living benefit rider, this benefit is often used to pay for expenses while you need medical care.

Why is life insurance important for a single person?

Even if you're single, life insurance can protect others from financial burdens that could be brought on by your passing. Plus, life insurance rates for a young person are generally lower than they are for other customers. Since life insurance policies can last anywhere from 10 years to your entire life, getting life insurance while you're single and young could let you access lower rates and longer terms, which could be especially helpful if you were already planning to get life insurance further down the line.

What situations make it worth getting life insurance if you're single?

You might know to get a life insurance policy when you have others relying on you day to day, but what about when it's just you? If you fall into any of the following categories, consider if life insurance is worth getting when you're single:

You want to cover your final expenses

Life insurance can be a way to support your loved ones after you're gone by paying for your funeral and other end-of-life expenses. A permanent life insurance policy, such as whole life insurance, is more affordable if you purchase it when you're young, and it will last until you die, potentially guaranteeing there are funds to pay for your funeral. If you're older, final expense insurance is available to individuals well into their 70s and 80s, and it's designed to cover your end-of-life expenses so your estate isn't burdened with those costs.

You're young with a family history of health issues

If there's a possibility that you could develop a serious health issue later in life, getting life insurance while you're still young and single can be a way to qualify for a more affordable policy than you would if you waited until you were older and less healthy. Plus, it may provide you and your loved ones with the ability to pay for medical costs, particularly if you get a critical or chronic illness rider or a long-term care rider.

You have a mortgage

If you're currently single with a mortgage on your home, having a life insurance policy for the duration of your loan can help the person you leave your home to make the remaining mortgage payments. It could be even more beneficial if someone else signed the mortgage with you, as the remaining debt would fall to them and they may not have expected to be responsible for those payments. In either case, term life insurance can provide coverage until your mortgage is completely paid off, depending on the term length you qualify for.

You're paying off student loans

How has the COVID-19 pandemic impacted life insurance?

With the uncertainty of a pandemic, you may find yourself considering life insurance or discussing it with loved ones. In fact, the coronavirus pandemic resulted in growth, sometimes even record growth, in life insurance activities, according to MIB. The mortality rate of COVID-19 isn't expected to increase life insurance premiums drastically, and you might be more motivated to shop for life insurance because of the pandemic. Experts are still determining the long-term effects of the pandemic, and insurers are constantly adapting to the current and future environment.

Is it difficult to get a new life insurance policy during a pandemic?

With quotes online and over the phone, the process of starting a life policy can be quick and straightforward. During a pandemic, including the coronavirus, you can still easily get a life insurance quote and compare your options. Some safety measures may be implemented, such as pausing in-person medical exams to avoid contact during the process, depending on current public health guidelines.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies.

Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

Learn more about the home insurance discounts we offer.

How much is homeowners insurance in Maryland?

Your cost for Maryland homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about homes in Maryland

Is renters insurance required in Arkansas?

Neither state nor federal law in Arkansas mandates renters insurance. However, there's a good chance your landlord or building manager will require you to take out a renters insurance policy before leasing the space. Even if you aren't required to carry coverage, the protection it may provide against water damage, liability incidents, and household fires is worth considering.

Arkansas renters insurance coverages

Check out the four standard coverages on nearly all Arkansas renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a

covered loss.

- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Arkansas is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water backup: Your standard renters policy may not cover water that backs up through sewers or drains or discharges from a sump pump. Water backup coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Arkansas

It's not called The Natural State for nothing: Arkansas sustains more than its fair share of disasters courtesy of the earth, including heavy rain, tornadoes, and flooding. Depending on the peril, Arkansas renters insurance can help cover the cost of repairs or replacement to your belongings, up to your policy's limits (minus your deductible).

How you're covered

Maryland doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture,

clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Understand that coverage under your policy is subject to exclusions and conditions within your policy. It is essential to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Maryland

The good news is that it's exceedingly rare for hurricanes to inflict major harm on Maryland homes. But they're still susceptible to water damage in other ways, like flooding. Your home insurance policy may cover damage to your home's structure and belongings up to your policy's limits, minus your deductible, for damage from windstorm or hail, however, you'll need separate flood insurance in order to get coverage in the case of flood damage.

Learn more about how home insurance in Maryland may cover damage caused by severe weather.

How you're covered

Mississippi doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.

☐ Other structures coverage protects detached structures, such as a fence or shed.

☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only

covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Remember that coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Mississippi

Mississippi's humid climate and location make it extremely vulnerable to harmful weather. Hurricanes from the Gulf of Mexico and tornadoes may be a risk to homeowners. Your home insurance may cover damage caused by severe weather, up to the limits of your policy, minus your deductible.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

Learn more about the home insurance discounts we offer.

How much is homeowners insurance in Mississippi?

Your cost for Mississippi homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about homes in Mississippi

Get a homeowners insurance quote in Mississippi

How to get the title after paying off a car loan

After you pay off your car loan, how you get the title typically depends on if your state is considered a "non-holding state" or a "holding state." Either way, you'll need to work with your BMV or DMV to get a new title that reflects you as the sole owner.

Non-holding states

Non-holding states allow borrowers to be listed as the primary owner of the car, with the lender (lienholder) listed separately, so you may already have received the title when you purchased the car. Once you pay off your loan, your lienholder will send you an official release of lien letter. You'll take that to your state BMV or DMV (or, in some cases, to your local city/town clerk's office) along with your current title and apply for an updated title. Note that the BMV or DMV may already have your title if you don't have it. It can take anywhere from two to four weeks to receive your new title.

Title holding states

In holding states, the lienholder is listed as the primary owner on the title, and they keep the title until your car is paid off. Your name is mentioned separately on the title. When you pay off the loan, the lienholder will provide a notification of the ownership change through one of these methods.

Electronic Lien and Title (ELT) system: If you live in a state that uses the ELT, your lienholder may choose to notify your state of the change in ownership electronically. The lienholder may wait up to two weeks after receiving your final payment to do this. Once they receive the ELT notification from the lender, the BMV or DMV may automatically send you a copy of your new title. Note that some states may only give you a paper copy if you specifically request it.

Manual (non-ELT) notification: In states where the change in ownership isn't electronically reported, the lienholder may send a paper notice to the BMV or DMV about the change, or they may send you the current title along with a release of lien letter. If they send a notice directly to your BMV or DMV, find out from yours whether they'll send you the new title or if you must file paperwork to get it yourself. If the lienholder sends you the title and a

release of lien letter, you'll have to take those to your BMV or DMV and fill out paperwork to get a new title reflecting the change in ownership.

How long does it take to get your car title from the bank?

Generally, it takes two to six weeks, but it will depend on your state's processes. For the specifics of how long it takes to get your car title from the bank or lender once you pay off your car loan, check with your BMV or DMV. While your lender or bank plays a role in the process, you'll ultimately need to get your new title through the BMV or DMV.

Loan payoff and car insurance

Once you've paid off your car loan and found out how to get your new title, you should let your auto insurance company know about the change in ownership. Lienholders are listed on auto insurance policies, and they can be removed once the loan is paid off. Generally speaking, you don't have to wait to receive the new title before notifying your insurer.

This change alone likely won't affect the price of your insurance. However, you might decide to drop comprehensive and collision coverages that your lienholder required you to carry. Dropping car collision coverage and comprehensive auto coverage or decreasing your limits may lower your car insurance premium.

Get the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Get an auto insurance quote online or call 1-866-749-7436 to insure your car.

When do you need insurance for a townhouse?

While the law does not require home insurance, if you have a mortgage, your lender will likely require you to carry a homeowners policy. If your townhouse is part of a condo

association, the association may also require you to have coverage.

How does insuring a townhome work?

If you own the townhouse, the type of policy you need depends on whether your home is part of a condo association. Condo associations have master insurance policies covering the building, common areas the residents share, and grounds. So, if something happens to the exterior of your home, the condo association may cover it. However, you're still responsible for everything that happens from the drywall in, and a homeowners policy for your townhome covers what your condo association doesn't. Learn about condo insurance coverages and how condo insurance works.

If your townhouse isn't part of a condo association, that means you're also responsible for the structure and the land on which the builders built your home. In order to insure your townhome's structure, you'll need a homeowners insurance policy.

What's the difference between a condo and a townhouse?

Condos

A condo is a unit that's part of a larger building like a high-rise or garden-style community. Condos have shared public spaces such as hallways, pools, gyms, and courtyards to which all residents have access. The condo association owns and manages the building, shared spaces, and grounds. The residents own the individual units. Depending on the ownership structure, a condo could also be classified as a townhome.

Townhouses

A townhouse may also be a condo, depending on the ownership structure. Townhouses typically have more than one story and are connected to the house(s) next door, much like a rowhome. Some townhouses are part of a condo association, making them a condo, and others aren't.

If a townhouse is part of a condo association, the association owns the building, shared spaces, and grounds. The residents own the interior living space. Townhouses that aren't part of a condo association function like detached single-family homes. Not only do

residents own the interior living space, but they also own the building and the land the house is on.

How much does insurance for a townhouse cost?

Your rate for a homeowners insurance policy on your townhome depends on many variables, including your location, characteristics of the home, and insurance score. Learn more about factors impacting the cost of home insurance.

Get an insurance quote for your townhouse

What do life insurance companies test for?

The life insurance medical exam tests for various factors, including drug use and general health. Your insurer pays for the medical exam, which includes questions concerning your health, lifestyle, family medical history, and other factors that might affect your eligibility for life insurance.

During the life insurance exam, a certified paramedical professional will conduct a basic physical, including asking about your health and taking your:

- ☐ Blood sample
- ☐ Urine sample
- ☐ Height and weight measurements
- ☐ Blood pressure measurements
- ☐ EKG

These tests identify major health problems and diseases that affect your health and longevity and coverage. These factors can be indicators of future health problems such as high urine acidity or high cholesterol levels.

Do I need to go to the doctor for my paramedical exam?

In most cases, your insurance company will send a medical professional called a paramedical to your home, office, or other location of your choosing to conduct your physical. The paramedical will ask you questions about your current health and medical history, which should take roughly half an hour. The examiner will also collect blood and

urine samples.

Your paramedical will go over the exam before they begin and explain if you will need any other tests. You'll receive your results from the paramedical or the life insurance company along with whether you're eligible for a traditional type of life insurance or not.

How to prepare for a life insurance medical exam

If you're worried about your current health, you can take some steps to prepare for an upcoming life insurance medical exam. You won't be able to turn your health around completely in a matter of weeks, but even a few changes can affect your eligibility and the life insurance rate you end up with.

If you plan to apply for life insurance in the future, begin making lifestyle changes now. Improving your overall health by losing weight, taking control of your blood pressure, and focusing on living a healthier life can result in better life insurance rates.

Quit unhealthy habits as soon as possible

If you have several weeks before the exam and you're a smoker, try to break the habit. You won't undo the long-term damage smoking causes in a few weeks, and you'll still need to disclose your history of smoking to your life insurer, but quitting before the paramedical exam may yield some health improvements.

You should also start eating healthier. Blood pressure tests are affected by your diet, and some types of food can cause higher blood pressure than others. Focus on consuming more greens and less red meat in the time leading up to the exam. If the change becomes permanent, even better.

Get some rest the day before

The day before the exam, avoid strenuous activity. Anything that might drive your heart rate up could negatively impact your exam. Aim to get a good night's sleep – proper rest will lower your heart rate and improve your overall health.

Schedule your exam for the morning

Finally, if possible, schedule the paramedical exam early in the morning. Most exams

require you to fast for at least 12 hours beforehand, which means the earlier you take the exam, the sooner you can eat that day.

How to get life insurance

Is there a best month to buy a house?

If you're looking to choose from a large selection of homes, April may be the best month to buy a home as many sellers add new listings at the start of spring. But it's also a competitive time to buy – if you find your dream house, get an offer in early to avoid a bidding war.

September is another good month to buy a house. Inventory levels are still high, and some sellers start to lower their asking price in the lead-up to fall and winter. Competition levels may also be lower than spring and summer, especially if you're searching in an area that's popular among families with kids.

If getting the lowest price possible is your main priority, consider searching for a home in November or December. There won't be as many houses to choose from compared to the spring and summer months, but you'll face less competition and a higher likelihood of purchasing a home below the asking price.

Learn more about how to prepare to buy a home and first-time home buyer mistakes to avoid.

What's the best season to buy a house?

Is it possible to purchase car insurance with an international driver's license?

Are truck and car insurance the same when it comes to "classic" vehicles?

For the most part, yes, classic trucks and classic cars are treated similarly by specialty insurers, including Progressive Classic Car by Hagerty. The main notable difference is in how an insurer might define a classic truck. For example, a classic car might need to be at

least 25 years old, while a classic truck might only need to be 15 years old. That said, different insurers (and sometimes states) have different rules about what makes a truck a classic.

Hagerty can insure collector trucks 15 years and older,* and you'll have to meet certain criteria about your classic truck's usage, storage, and driver eligibility. Learn more about how classic car insurance works.

Is classic truck insurance different from antique truck insurance?

There aren't separate insurance categories based on whether your truck is considered "classic" or "antique." With Hagerty, as long as the truck is 15 years or older, classic and antique trucks have the same insurance eligibility criteria, valuation method, and coverage options. Learn more about classic car values.

Are there other requirements to qualify for classic truck insurance?

Most specialty insurance companies won't insure just any classic truck. The classic truck must have some value – at least \$3,500 with Hagerty. Insurers usually also require classic trucks to be in good working order, though some companies may make exceptions if you're repairing or restoring the truck.

Are there limits to how I can use my truck with classic truck insurance?

Most specialty insurers, including Hagerty, require that you don't use your classic truck for typical day-to-day driving like your work or school commute or running routine errands. Occasional pleasure use is permitted, as well as driving your classic truck to auto shows, car club events, and other collector-focused gatherings. Usage rules will vary by insurer, so be sure to check your policy.

Check with your insurance company if you'd be covered while using your truck to haul, tow, drive off-road, or participate in other truck-related activities. It's possible that hauling and towing could be allowed in certain situations, but off-road driving is generally off-limits. In fact, if you've modified your truck in a way that makes your insurer suspect you might take your classic truck for an off-road spin, they might decide to not insure it.

Are the coverages for classic truck insurance different from regular pickup trucks?

Many of the coverages for classic pickup trucks work the same way they do for regular pickup trucks that have standard auto insurance. However, classic truck insurance usually gives you the ability to insure your truck up to its agreed value, known as its Guaranteed Value® by Hagerty, instead of its depreciated or replacement value.† Hagerty offers the following coverage options for classic trucks:

- ☐ Liability (starting at the minimum required by your state)
- ☐ Comprehensive and collision
- ☐ Optional roadside assistance
- ☐ Other optional coverages for spare parts and tools, automobilia, increasing limits while your truck is under construction, and more

Do short-term visitors need to be insured?

Whether you're moving to the United States or just visiting, you'll need to purchase the minimum insurance requirement for the state you'll be residing in or visiting. Carrying the state minimum car insurance requirement holds whether you own the car or you're just renting.

How does car insurance for foreigners and expats work?

Even if you've been driving for decades overseas, car insurance companies in the U.S. will likely view you as a new driver because they only look at your U.S. driving history when determining your rate.

When visiting the United States

If you're renting a car, you can purchase rental car insurance from the rental company, which will be valid for your rental term and is the easiest car insurance option for tourists in the USA. If you're visiting for several months and will be driving a vehicle that isn't a rental, you need an auto insurance policy. Standard insurance policies last six months or a year, but some insurers also offer temporary policies, designed for a shorter time period. This will allow you to have proper insurance coverage if you'll be driving for less than six months.

When moving to the United States

Non-citizens making a long-term move to the U.S. can drive on a foreign license or an IDP for a set period. The time limit may vary by state, but you can typically drive on a foreign license for three months and an IDP for a year. From there, you can purchase an insurance policy to match that length of time – a temporary short-term policy if you're driving with a foreign license and a year-long policy if you have an IDP.

If you're living in the United States for more than a year, you'll need to obtain a U.S. driver's license. Depending on where you're from, you may be able to take your foreign license to the DMV and have it transferred to an American license. Otherwise, you can book an appointment at the DMV and take a test to be issued a new license. You could wait until your IDP is close to expiring, but it's best to obtain your U.S. license early on when you know you'll be in the country long-term.

Coming to the US from Canada

The rules are slightly different if you're from Canada and driving into the United States. If you're on vacation, you don't need to take any extra steps – your Canadian license and insurance will cover you during your time in the U.S. When relocating from Canada to the United States, you'll need to register your car with the DMV in the state where you'll be living. Once you've done that, you can purchase car insurance in the U.S. and start the process of transferring your Canadian license to an American driver's license.

Should I wait until it's a buyer's market to buy a home?

You'll always find the best selection of homes to choose from and the lowest prices when house hunting in a buyer's market rather than a seller's market. During a buyer's market, there are more listings than people looking to buy. This means less competition and a higher likelihood that you'll have an offer accepted that's below the asking price. Of course, you can't always predict when the market will flip between a buyer's or seller's market, but you can time your house hunt around the time of year whether you're after the best selection or the lowest prices.

Is it a good time for me to buy a house?

When you're looking to purchase a home, especially if it's your first one, it's important to

be ready. Here are a few questions to ask yourself before buying a home:

- ☐ Are you planning to stay in the same town for the next several years?
- ☐ Do you see yourself switching jobs anytime soon? (which may come with a change in salary)
- ☐ Are you planning to expand your family?

If you picture your life staying fairly stable over the next few years and you have a good amount in savings, you may be ready to take the leap to buy a house.

What does Kansas renters insurance cost?

You can buy Kansas renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Kansas, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Kansas renters insurance quote

Do AWD vehicles cost more to insure?

AWD vehicles are generally more expensive than cars with only front-wheel drive. Additionally, repairs to AWD systems usually run higher than standard two-wheel drive repairs. With a more expensive vehicle and a more complex driving system, an AWD vehicle may raise the risk for an auto insurer, and your insurer will price the policy accordingly. But AWD is far from the only or overriding factor in your car insurance premium.

Your driving history and location, as well as other safety features of your car, will all be part of the equation. You won't necessarily see a higher rate just because your vehicle has AWD.

Are 4WD vehicles more expensive to insure?

Like AWD vehicles, 4WD vehicles may be more expensive to insure since they're more robust than conventional cars. Consult with your auto insurer to find out whether and to what degree off-roading is covered by your auto insurance policy and learn about the

cheapest cars to insure.

What is the difference between AWD and 4WD?

All-wheel drive (AWD) and four-wheel drive (4WD) are both designed to power all four wheels of a vehicle. The main distinction is that AWD sends torque automatically through a computer, while 4WD requires the driver to engage and disengage the mechanical system based on the terrain. AWD is safe for use on paved roads and is the most common system included in today's cars and SUVs. 4WD is made for off-roading or challenging conditions like ice and snow but should not be used on paved roads.

How does all-wheel drive work?

AWD essentially works on its own. If you own a vehicle with AWD, all wheels will receive power at all times, no matter how fast or slow you're driving. The front and rear wheels will each receive the right amount of power along the way as the computerized system adapts to the driving conditions. In muddy or slippery conditions – or if you speed up – more torque will go to the rear wheels. While these basics apply to all AWD systems, different vehicle models will have different AWD features.

What is four-wheel drive?

When you hear "four-wheel drive," you may picture car commercials featuring big trucks driving through mud, water, or mountains. 4-wheel drive is designed for serious off-roading, with the driver in control of when the system kicks in. Since it's mechanical and not computerized, a 4WD system will have manual controls (the simplest being a lever), allowing the driver to decide when and how to increase traction for difficult terrain. Remember that 4WD isn't suitable for on-road driving and can cause both damage and danger on smooth, paved roads. It should always be disengaged during normal driving.

Insuring a rent-to-own home

Because you are considered a renter when renting-to-own, you'll qualify for renters insurance instead of homeowners. Once you pay off the house and the title transfers to you, you'll need to switch to a traditional homeowners insurance policy. Learn more about how renters insurance works.

How you're covered

Illinois doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Remember, coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Illinois

Illinois sees its fair share of tornadoes and storms that can cause damage to your home. Dwelling coverage and personal property coverage on your homeowners policy may pay to repair or replace your home's structure and belongings, up to your policy's limits, minus your deductible. Learn more about how home insurance may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

Learn more about the home insurance discounts we offer.

How much is home insurance in Illinois?

Homeowners insurance rates in Illinois vary based on the location, size, and age of your home. Other factors influencing your rate include your policy's coverages and limits. Learn more about the factors that affect home insurance pricing.

Fast facts about homes in Illinois

Get an insurance quote for your Illinois home

What does South Dakota renters insurance cost?

Renters insurance in South Dakota costs less than \$1/day* on average. Your actual cost will be affected by components such as your location and coverage limits. Learn more about renters insurance cost factors.

Get a South Dakota renters insurance quote

Discounts on Kansas renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Kansas, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Is renters insurance required in Kansas?

Kansas law does not require renters insurance, but your landlord or building management company may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable. It may cover your belongings against certain perils. It may also pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt due to a covered loss.

Kansas renters insurance coverages

Check out the four standard coverages on nearly all Kansas renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Kansas is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water backup: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water backup coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Kansas

The most significant threat to homes in Kansas is a tornado. The state has seen an average

of 112 tornadoes per year in recent years. Other causes of damage include hail, lightning, and heavy rains. Your Kansas renters insurance policy may pay for damaged personal belongings from a covered peril up to your policy's limits (minus your deductible).

Discounts on Minnesota renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Minnesota, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much is renters insurance in MN?

You can buy Minnesota renters insurance for less than \$1/day.* However, many components influence the cost of renters insurance in Minnesota, including your location and coverage limits. Learn more about renters insurance cost.

Get a Minnesota renters insurance quote

Is renters insurance required in Minnesota?

The state of Minnesota does not require renters to have a renters insurance policy. Still, some private landlords and rental agencies may require it. Even if you aren't required to have a renters insurance policy, you may want to consider purchasing one to protect your belongings from threats like fire and theft. It also may help pay for alternative housing if you are unable to stay in your residence while it's being repaired or rebuilt, or you temporarily lose access to your rental due to a covered loss that has caused it to be not suitable for habitation.

Minnesota renters insurance coverages

Check out the four standard coverages on nearly all Minnesota renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Minnesota is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water backup: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water backup coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Minnesota

Minnesota has an average of 29 tornadoes per year, and heavy snowfalls in winter can also cause further damage to homes and apartments. If a covered peril damages your belongings, your Minnesota renters insurance policy may pay for damages up to your policy's limits and minus your deductible.

Discounts on South Dakota renters insurance

Progressive offers several discounts to help lower the cost of renters policies in South Dakota, such as:

- ☐ Multi-policy

- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Is renters insurance required in South Dakota?

Your landlord or the rental company may want to see proof of a renters insurance policy, even though South Dakota state law doesn't mandate coverage. Even if your landlord doesn't require renters insurance, it's affordable. It can offer peace of mind and may protect your belongings in the event of a covered loss. If you're temporarily displaced while your residence is under construction due to a covered loss, renters insurance may cover hotel and dining expenses above what you'd typically spend.

South Dakota renters insurance coverages

Check out the four standard coverages on nearly all South Dakota renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in South Dakota is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ **Water backup:** Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water backup coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in South Dakota

South Dakotans can encounter various extreme weather situations, including hailstorms, tornadoes, snowstorms, and wildfires. Your South Dakota renters insurance policy may pay for damaged personal belongings from a covered peril up to your policy's limits and minus your deductible.

How you're covered

Pennsylvania doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your insurance company has designed its policy's coverages to safeguard your property and assets. A typical policy will include the following:

☐ **Dwelling coverage** protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.

☐ **Other structures coverage** protects detached structures, such as a fence or shed.

☐ **Personal property coverage** protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

☐ **Personal liability coverage** protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ **Medical payments to others** pays for medical expenses due to a covered occurrence.

☐ **Loss of use coverage** helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Pennsylvania

Pennsylvania doesn't have as many severe weather episodes as do other states. Severe thunderstorms are more common than tornadoes, and hurricanes can occasionally make their way north to Pennsylvania, but they aren't a regular occurrence. Many weather-related hazards are covered by a standard homeowners insurance policy, including damage from wind and tornadoes, up to your policy's limits (minus your deductible).

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Get a homeowners insurance quote for your Pennsylvania home

How long should it take to buy a car?

Buying a car is a personal thing – the amount of time can vary depending on how much you know about cars and what you're looking for. If you have prepared before you start shopping, the process will likely go quicker and more smoothly. Breaking the process down into steps can help you budget your time. Remember, buying a car is a marathon, not a sprint. It's best to take your time to make sure you find a vehicle that makes you happy and suits your needs.

Note that the car buying process will take considerably longer if you want to order a specific car instead of choosing one available on the car lot. If this is the case, add even more time for a domestically made car or a few more months for an import.

How long does it take to buy a new car vs. buying a used car?

Buying a used car typically takes longer than shopping for a brand-new one. It may take

more time and effort to find the exact car make and model you want and ensure it's in great working order. You don't need to worry about this as much when buying a new car as it's sure to drive well, and it's easier to customize basic features like a moonroof or seat color.

Get the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to adjust your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your car.

How much is homeowners insurance in Pennsylvania?

Your cost for Pennsylvania homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Fast facts about homes in Pennsylvania

Things to look for when buying a house

Anyone shopping for a home needs to consider a few key factors – price, condition, features, size, and location – before they put in an offer.

What is a pre-existing condition?

When you apply for life insurance, a pre-existing condition might be any health problem that could affect your longevity, and each insurer qualifies them differently. Due to the added risk health problems create for insurers, some pre-existing conditions can raise your premium or even disqualify you entirely from certain types of life insurance.

A few common examples of pre-existing conditions include high blood pressure, diabetes,

cancer, and asthma. Previous injuries might be considered pre-existing conditions, depending on their severity and any lasting effects. Smoking and chewing tobacco, while not considered pre-existing conditions, will also make it more difficult to get approved and affect how much your life insurance costs. Quitting can result in a lower premium, depending on how long it's been since you stopped.

Do you need insurance to switch a title over?

Auto insurance requirements for a car title change can vary by state and circumstance. Dealerships and lenders usually want proof of insurance before transferring vehicle ownership. Lending companies might go further and require that the borrower have specific auto coverage, such as collision and comprehensive, that helps protect their investment. Learn more about car insurance requirements by state.

The state agency that manages titles (often the department of motor vehicles or department of transportation office) sets the rules. In private sales, including those that are cash-based, the state might ask the seller to show proof of insurance to transfer a car title. Lack of insurance could result in a fine in those states. Even if the agency says you don't need insurance for a title change, the buyer must have coverage to register the vehicle.

Tips for buying a fixer-upper

- ☐ Set a firm limit on what you're willing to pay, and don't go above it.
- ☐ Read inspectors' reports carefully, paying particular attention to structural issues.
- ☐ Have outside savings available to cover repair and renovation costs.
- ☐ Only look at houses with good curb appeal and reliable resale values.

How are pontoons different from other boats?

Pontoons may be 20 to 30 feet long and are known for their large deck space. That space is customizable on most pontoons, so you can arrange the seating and deck furniture in any way you like. There are plenty of fun water activities to enjoy from a pontoon, such as fishing, wakeboarding, and waterskiing. They're also popular for entertaining. Two pontoons are standard on pontoon boats, but there are also some boats built on three pontoons called "tri-toons."

A few defining features set pontoons apart from other boats. Some things to know about pontoon boats include height, accessibility, and engine.

Height

Pontoons sit higher above the water than the average boat, which means you're less likely to be sprayed or splashed by water while cruising. The height also helps pontoons cut through waves, leading to a smooth ride.

Accessibility

The height of pontoon boats means that the deck often sits level with the pier when docked. This makes them easy to get on and off, particularly for elderly passengers or people with physical disabilities.

Engine

Many boats have an internal engine, but pontoons are designed with an outboard engine. Outboard engines are typically easier to maintain and have better fuel efficiency than inboard motors.

Where can you drive pontoons?

Lakes, rivers, and the Intracoastal Waterway are the most popular places to drive pontoons. You can also take a pontoon in the ocean if you stay within a few miles of the shore. While pontoons cut through small waves nicely, they can be dangerous if you start to encounter large waves or rough water. Saltwater can also corrode pontoon boats since they're mainly designed for freshwater use.

What are the pros and cons of pontoon boats?

There are pros and cons to pontoon boats, so it's important to know what to look for when buying a pontoon boat.

Pros of pontoon boats:

Some of the top features of pontoon boats include:

- ☐ Comfort: Pontoons have large and spacious decks that can accommodate several people in addition to furniture. Many pontoon owners like to incorporate comfortable seating or even

daybeds around their deck. The spacious design of pontoons also makes them ideal for entertaining.

- ☐ **Storage:** Most pontoons come equipped with a good amount of storage space.
- ☐ **Easy to maintain:** Because the hull sits above the water, it's easy to clean and less likely to get dented compared to other boat models. The outboard engine is also easy to reach for maintenance.
- ☐ **High safety ratings:** Pontoons are known for their safety compared to other boats with outboard motors. Their large size keeps them stable, and high railings make them ideal for people with kids or pets.
- ☐ **Easy to drive:** Pontoons handle well and are an excellent option for beginners. Depending on your state, you may need a boating license to operate a pontoon.

Cons of pontoon boats:

Some potentially negative things to know about pontoon boats include:

- ☐ **No built-in cabins or bathrooms:** Since the deck is built on top of the pontoon tubes, there's no space for under-deck cabins or bathrooms. However, installing a portable toilet or changing room on the deck is possible.
- ☐ **Wider than the average boat:** The width makes them harder to tow behind your car. It also means pontoons leave larger wakes behind them than the average boat – something to be aware of if you're planning to use your boat somewhere with no-wake zones.
- ☐ **Certain activities can be dangerous:** Getting too close to an outboard motor is unsafe. This rules out activities like wake surfing that require someone to be directly behind the boat. You should only swim around the boat when the engine is turned off.
- ☐ **Lower speed:** Pontoons can hit decent speeds, but they typically go slower than other motorized boats. You can consider high-performance models if you have speed in mind.

Is a pontoon boat right for me?

Consider where you're planning to use the boat and what activities you want to use it for. Pontoons are excellent for socializing and cruising through areas with fresh water. If you're looking to venture far from the shore or spend evenings sleeping on your boat, a pontoon may not be the right fit for you.

Whether you go forward with buying a pontoon boat or decide another type of boat is a better fit, you will need some level of boat insurance. Although insurance isn't required in most states, a boat can be a big investment, and insurance provides peace of mind in case something goes wrong. Pontoon boat insurance rates tend to be on par with boats of a similar size, and Progressive offers quotes starting at about \$100* per year. Rates are

calculated based on several factors like boat age and model, engine power, and where you'll be using the boat, so exact rates vary.

Do you need to keep copies of old insurance policies?

In general, if you don't have any open claims, you don't need to keep old, expired insurance policies.

However, if you have any open claims or have been involved in an incident that may result in a claim, keep all paperwork related to the incident and your policy until the claim is resolved. This includes policy documents, receipts for repairs and medical treatment, and any other claim-related costs. Even if the policy expires before the claim gets resolved – for example, if you're involved in litigation over accident damages – you should keep all related documents until the claim gets settled.

How long to keep homeowners insurance policies

Homeowners policies typically renew annually, so keep all your documentation for at least a year until your new policy starts. Renters insurance periods vary, usually from as little as a few months up to a year. If you make a claim that's still outstanding when your policy ends or renews, keep the policy documents and receipts related to that claim until it's resolved.

How long to keep car insurance documents

You should keep your car insurance documents and policies as long as your policy is active and until all open claims are resolved. Most car insurance policies last six months to one year, and if you have no open claims, you can discard your documents when the policy ends and you get a new one. If your policy ends and you have an open claim, keep your policy documents along with any receipts and bills until the claim is resolved.

How long to keep old insurance claims paperwork

Regardless of the insurance type, you should keep all old paperwork related to a claim until it's been officially closed, you've received any payment you're entitled to, and the related policy has expired.

What documents should you keep longer, and under what circumstances?

Keep registrations, titles, deeds, and similar documents for at least a year after you own the car, home, or other assets in question. This allows you to reference the documents for tax purposes when you file in the year after you get rid of the asset.

If you're using your insured asset for a business, the IRS recommends keeping your documents for three to seven years, depending on the type of document – but check with your tax advisor to be sure. If you get audited, you'll need to show evidence of your transactions related to that asset. While some insurers may keep electronic copies of your policy documents for you, it's wise to keep your own copies.

What's the best way to keep insurance records?

Keep digital and hard copies of your insurance records in case you need a backup. Hard copies should be kept in a climate-controlled space to reduce mold, fading, and other potential issues. Consider a waterproof case or fire safe to block moisture and protect documents in case of fire. If you're storing your documents digitally, consider both cloud- and drive-based storage methods in case one gets compromised.

What's the best way to dispose of old insurance paperwork?

Old insurance documents and paperwork contain sensitive data that can make it easy for identity thieves to violate your privacy, so avoid placing whole documents in your recycling or trash. Instead, shred documents using a cross-cut shredder (one that shreds in two directions, producing small, confetti-like pieces). Many cities and retailers provide shredding services, or you can buy a home unit.

How does homeowners insurance cover driveway damage?

Your homeowners insurance policy may extend coverage for sudden and accidental damage to your driveway caused by a covered peril. Suppose a tree falls on your driveway during a large storm and cracks it. In that case, the cost of repairing or replacing your cracked driveway may be covered by your homeowners insurance policy. Your policy may cover other perils including fires, tornadoes, windstorms, or hail.

When does homeowners insurance not cover driveway damage?

Standard homeowners insurance policies won't cover damage to your driveway from certain natural disasters and perils such as:

- ☐ Floods
- ☐ Earthquakes
- ☐ Landslides
- ☐ Mudslides
- ☐ Sinkholes

Pro tips for protecting your driveway

Don't weigh things down. Suppose you rent a large dumpster for upcoming renovations to your home and property. In that case, be mindful of where you position the dumpster on your driveway. Find the most level portion of your driveway, ideally out of direct sunlight. Hot asphalt is more vulnerable to sagging, cracking, and leaving permanent impressions. Consider placing boards under the dumpster's wheels to distribute its weight more evenly.

Also, avoid parking your car or other heavy objects near the edge of a driveway. The edges may be more susceptible to chipping and cracking under excess pressure.

Proactively protect your investment. Changing seasonal temperatures can significantly impact your driveway's overall condition. Frost, specifically, can wreak havoc on the pavement since ice ultimately forces its way upward. As a result, your driveway could crack, lift, or warp. Applying a driveway sealant can help avoid more extensive repairs or replace the driveway altogether.

Flush fluids away. Prolonged exposure to moisture and fluids can damage both asphalt and concrete driveways. Gasoline and other auto-related liquids that drip continually can cause a breakdown of the compound, leaving you with a series of holes and ruts. Also, beware of mold and mildew, as both can grow on a poorly maintained concrete driveway. Be proactive by periodically applying a sealant to help reduce the amount of moisture on the driveway's surface.

When am I allowed to buy life insurance for my parents?

You can typically buy life insurance for parents when you have "insurable interest." That's when you're the one who will be responsible for the financial consequences of your parent's death. Eligible financial responsibilities might include but aren't limited to:

Is hitting a wall with my car covered by comprehensive or collision coverage?

If hitting the wall was your fault, such as if you accidentally reversed into a wall, you'll need collision coverage to cover the damage to your car. That's because collision covers incidents when you come into contact with another vehicle or object. Both comprehensive and collision coverages are optional, standard auto insurance coverages – though lenders commonly require comprehensive and collision when providing a car loan or lease.

Comprehensive coverage is for when your car is damaged by a non-collision incidents; it won't provide coverage for hitting a wall.

Which insurance covers damage to the wall after I hit it with my car?

If the wall is on your property, you'll need to file a separate claim with your homeowners insurance, which will work with your car insurance to pursue coverage via your auto liability coverage. Before filing a claim, though, consider getting an estimate for the wall repairs to find out if they will cost more than your homeowners insurance deductible. If the repairs will cost less than your deductible, it may make more sense to pay out of pocket than file a claim.

If you don't own the wall that your car bumped into, make sure the owner of the wall gets your auto insurance information so they can file a third-party claim via your liability property damage coverage. Not identifying yourself to the wall's owner could be considered a hit-and-run, resulting in serious legal implications. Remember, your liability coverage will cover only the wall; you'll need collision coverage for damage to your vehicle and either medical payments coverage or personal injury protection to cover bodily injuries.

What if another car causes me to hit a wall?

If your car hits a wall because of another driver, there are a few ways insurance coverage could apply, depending on the scenario and your coverages.

Hit and run

If an unidentifiable vehicle pushes yours into a wall, you may be able to get coverage for

damages to your vehicle via your optional uninsured motorist coverage or collision coverage depending on your state and the circumstances of your accident. If you don't have these coverages, you may have to pay out of pocket. Learn more about hit-and-run insurance coverage.

The other driver is identified

The other driver's liability coverage should pay for the wall's damages, as well as your car's damages and your or your passengers' bodily injuries, up to their liability coverage limits.

Note: If the other driver did not physically collide with you but you hit a wall while attempting to move away from their vehicle, the claims process may be more complex. The insurers will work together to assess the police report and assign fault for the damage caused. Provide your insurer and the police with all the information you have about the incident, and document evidence of damages and injuries to help the claims process.

What should you do if you hit a wall with your car?

As soon as you've made sure anyone involved is safe and you've called the police, take photos of the incident, including your car and the wall. Note the location, date, time, and any other factors. If you hit someone else's wall and caused damage, contact the owner and give them your auto insurance information.

From there, you can decide if you'd like to pursue a claim via your collision coverage for damage to your car. Even if you decide to not file a claim, reporting the incident to your insurance can help your auto insurer prepare for a third-party liability claim filed by the wall's owner or, if you own the wall, your homeowners insurance.

Is it always necessary to file a claim for hitting a wall?

No, it doesn't always make sense to file a collision claim for hitting a wall with your car, especially if you only lightly scraped your car against the wall. If your car-versus-wall scenario is a single-vehicle accident, you'll typically be found at fault for the damage. So even though any collision coverage you have may cover the repairs, minus your car insurance deductible, you could potentially see a higher insurance premium when your policy renews. Learn more about what can cause your car insurance rate to increase.

Weigh the repair costs against the cost of your collision deductible and the potential impact

on your auto insurance rate. If the damage to your car is minimal, you may end up paying less out of pocket without filing a claim.

Note: Even if you don't file a claim through your car insurance, you're still obligated to notify the owner of the wall of the damage, and they may choose to file a liability claim for any property damage via your car insurance.

How to get collision coverage

New Progressive customers

Call 1-866-749-743 or get an auto insurance quote online and see how affordable collision coverage can be with Progressive.

Current Progressive customers

You can easily add collision coverage to your vehicle by logging in to your policy or calling us at 1-866-749-7436.

How can you get a clean driving record?

If you are a violation-free driver with no tickets, accidents, or convictions, then you will have a clean driving record in your state. Depending on the state, you can also have a clean driving record after violations fall off your record. For states that use a point-based system for violations, they can remain on your record for three to five years, depending on the state and the severity of the offense. Learn how tickets impact insurance.

How does a clean driving record impact insurance?

Your motor vehicle record is one of the main factors that influence auto insurance rates. One of the best ways to keep your auto insurance premiums low is to maintain a clean driving record. A clean record shows that you're a safe driver and a lower risk to insure. On the other hand, moving violations, accidents, and convictions can raise rates significantly. Learn more about how accidents impact car insurance and how auto insurance works.

How do I check my driving record?

To check your driving record, you can obtain a copy of your driving record through your state's department of motor vehicles (DMV). Some states provide online records for immediate viewing while others may require you to mail in a form or make an in-person visit. You'll likely need proof of a valid driver's license, and a small fee may apply.

Your driving record will include a report of all vehicular violations, typically within the past three to five years. If you live in a state that uses a points system, you can also view how many points are on your driving record. Learn more about car insurance requirements by state.

How do I deal with an error on my driving record?

If an error exists on your driving record, you'll need to file a request to dispute. Filing a dispute varies from state to state, but most require you to fill out a form through the state DMV or insurance department. The form will likely ask for your driver's license and vehicle information and specific details about the error you are disputing.

Once you file a claim, your state will research – and hopefully correct – the error. Be prepared to be patient – this process can take some time.

How to get points off your license

If you live in a state with a points system, taking safe driving classes or disputing a ticket may help reduce the points on your license. However, the process of getting points off your driving record differs by state, and not all states offer point reduction options. For example, Delaware may give drivers a three-point credit toward future points/violations if they complete an optional defensive driving course.

Do all car manufacturers offer factory ordering?

No. Many major automakers still require that you purchase a new vehicle through a dealership or a third-party service. But some electric vehicle manufacturers like Tesla, which is 100% factory-ordered, sell directly to consumers. Other brands, like BMW, will sell a special order to you, but you'll still have to go through a dealership to finalize the purchase.

Can you build your own car online?

Yes, this is possible with the automakers that offer factory orders. The online vehicle customization process differs from site to site. Some automakers will still have a local dealership manage the final paperwork and car delivery on factory orders.

How long does it take to order a new car?

Be prepared to wait for months between placing the order and receiving the vehicle. Even if you do receive an estimate, the delivery date might change. Supply chain interruptions and production delays could extend your wait further. Learn more about the best time to buy a new car.

How does car delivery work?

The process for accepting delivery on a factory order can vary but usually involves a dealership. Some automakers will arrange to have the vehicle shipped to a local dealership, where you'll go to pick it up. Others might offer to have the dealership bring the car right to you. Electric vehicle companies are an exception. When ordering a vehicle from their factory, you'll likely accept delivery at a store or service center that the company owns.

Ordering a car vs. buying off the lot

Buying a car from the factory, when it's possible, has potential drawbacks. Besides the long wait time, there's also the possibility that you might not receive exactly the vehicle you wanted if the automaker can't get the right parts from their suppliers. Your ability to negotiate on a factory order might also be more limited than at a dealership. Before buying a new car, know how much you can afford with our car affordability calculator.

How to insure your new car with Progressive

New Progressive customers

If you're currently insured with another insurance company, you can simply start a new

policy with your new car. Get a car insurance quote online or call us at 1-866-749-7436.

Current Progressive customers

You won't need to start a new policy. You can transfer your insurance or coverages to your new car, even while you're at the dealership, by logging into your policy or calling 1-866-749-7436.

The type of life insurance you qualify for after being diagnosed with cancer can depend on your insurer, your type of cancer, your current health status, and more. If you're considering applying for life insurance after a cancer diagnosis, here's how insurers might evaluate your eligibility for traditional policies:

- ☐ Date of diagnosis: If you've recently been diagnosed with cancer, you'll qualify for fewer policy types and more expensive rates than if you've been cancer-free for 10 years. Insurers may have a cut-off point for qualifying for traditional life insurance again – often after you're five years in remission.
- ☐ Cancer type: Cancers with a higher survival rate or a lower chance of returning once you go into remission will improve your odds of being approved for a policy and qualifying for an affordable premium.
- ☐ Treatment, medications, and health: For traditional life insurance, you'll need to detail your overall health as well as the types of treatment you've received and their impact on your cancer.
- ☐ Lifestyle: Riskier lifestyles lead to higher rates, so avoiding dangerous hobbies like skydiving can keep your premium from increasing even more.
- ☐ Family history: If your family has a history of cancer, you may pay a higher premium than a person with no history of cancer in their family.
- ☐ Relapses: If you've suffered any relapses, it may impact your ability to get traditional coverage.

Each insurance company has its own qualifiers, so while one may offer you a traditional policy, another may deny your application. Shop around to find the best coverage for your specific health issues.

Can cancer patients use life insurance to pay for treatment?

Having a life insurance policy in place before you're diagnosed can turn into a means of support during your battle with the cancer. Here's how cancer patients may be able to use their life insurance policies to pay for treatment or other costs while they need support:

Using your cash value

If you build up cash value on your whole life insurance or universal life insurance policy before you're diagnosed with cancer, you may be able to use your policy to help cover your medical expenses or replace lost income. You could surrender your policy back to your insurer and receive the cash value in exchange, or you could borrow from your cash value via a life insurance loan (any owed funds at the time you pass away would be deducted from your death benefit). These options may not apply to term life insurance since it doesn't typically have cash value.

Activating a rider

Your policy may have come with life insurance riders, or you may have added one to your policy. Depending on the rider you have, you may be able to activate it when you're diagnosed with cancer, or at a certain point in your battle with the disease. By meeting the conditions required to activate these riders, you'd be permitted to use some or all of your death benefit while you're still alive.

- ☐ Accelerated death benefit (ADB) rider: Also called terminal illness riders, accelerated death benefit riders allow you to receive a portion of the death benefit while still alive if you're diagnosed with a qualifying terminal illness. There may be a cap on the amount you can access, and the funds you use will be deducted from the death benefit when you pass away.
- ☐ Chronic or critical illness rider: A specific type of accelerated death benefit, chronic illness riders, allow you to access your death benefit if you meet certain requirements related to chronic or critical illnesses, as defined in your policy. The funds you use will be deducted from your death benefit.

How to get life insurance

Does a seat belt violation affect my insurance rate?

It depends on where you live. In general, your car insurance rate can increase if you're ticketed for moving violations. Rates don't usually change because of non-moving violations like parking tickets. Some states consider seat belt violations a moving violation, but others don't. Check the seat belt laws in your state, in addition to asking your insurer, to see whether a seat belt violation could affect your insurance rate. Learn more about car insurance cost factors.

How will my insurance company know that I wasn't wearing my seat belt?

If you get a seat belt ticket, it'll show up on your driving record. Insurance companies use your driving history or motor vehicle record to determine the risk of insuring you. If you have a number of accidents and violations on your record, then you could see a higher rate than someone who has fewer incidents on theirs. Keep in mind that you may or may not see a rate increase for a seat belt ticket, depending on how your state and insurer treat them.

What kinds of online car auctions are there?

Online car auctions generally fall into two categories: public auctions and dealer-only auctions. With an online public car auction, anyone can participate. For dealer car auctions online, you may need to have a license from your state to participate. In some states, you may be able to work with a broker who can act as a licensed dealer on your behalf. Check with your state's department of motor vehicles to determine what's possible where you live.

What is the difference between public and dealer-only online auctions?

Public online auctions

You'll encounter a much broader range of cars when shopping for online public auction cars. They can come from commercial, government, or rental fleets. They could be salvage-title vehicles due to flood damage or accidents that an insurance company deemed too expensive to repair. They may have been repossessed by a bank or confiscated by the police. Even exotic, classic, and other collectible cars appear in public online auctions.

Dealer-only online auctions

On the selling side, dealer-only online auctions are for dealerships looking to unload cars that aren't selling or can't be sold for enough of a profit at their dealership. On the buying side, dealer-only online auctions are for dealerships looking to add cars to their used-car inventory. They're looking for cars that can be sold for a decent profit.

Buying from an online car auction vs. buying online from a dealership

When you buy a car online from a dealership's website, you'll get a car fully reconditioned. Dealers can also put a used car through a rigorous certified-used inspection process, and it may come with an extended car warranty. When you buy from an online auction website, you'll be buying the car as-is, though you may be able to get the car inspected before the auction starts. Check with the auction organizer beforehand to see what inspection options they offer.

How do I get a license to buy cars at auctions for dealers?

Your state's department of motor vehicles should lay out all the rules and regulations you'll need to follow to get a license for buying cars at dealer auctions online. They vary from state to state, but the kinds of requirements you'll encounter include:

- ☐ Applications and fees
- ☐ Business license, business plan, and proof of auto insurance
- ☐ Deed or lease for your dealership location
- ☐ Surety bond for consumer protection
- ☐ Tax IDs for processing sales and employment taxes
- ☐ Personal information to run background checks

In other words, it only makes sense for people who are actually in the business of buying and selling cars for a living to get a dealer's license.

Pros and cons of buying cars at an online auction

On the plus side, you're bound to find a much broader range of cars and prices via online car auctions than you would by visiting car dealerships. You may be able to get the car you want for a much lower price than at a dealership – thousands of dollars less, in some cases. It's generally more convenient, with no salesperson pressure, and you can even have the car delivered to you.

The most significant potential downside is that you're buying a car as-is. You'll rely upon the information provided, and you may not have the opportunity to inspect the car in person or have a qualified mechanic do it for you. So it pays to do as much research as possible before placing a bid.

Buying online also means it's not always easy to verify the vehicle identification number (VIN). The VIN usually appears in multiple places on a given car. When a car has more than one VIN, this can indicate it wasn't properly reported as a salvaged vehicle. It also could mean the car was previously stolen or rebuilt using parts from one or more additional cars.

Can I get car insurance on a car I buy in an online auction?

No special insurance conditions apply to cars bought and sold at auction. The only time you won't be able to get insurance on a car you bought at an auction is if it has a salvage title. But that rule applies to every salvage-titled car, regardless of where or how you purchased it.

Fuel efficiency vs. fuel economy

There are different ways to measure and discuss a vehicle's fuel consumption. Fuel efficiency describes the vehicle's fuel consumption performance. Fuel economy, on the other hand, is a specific number. In America, fuel economy is expressed in miles per gallon. Other countries define fuel economy using different measurements such as kilometers per liter. The United Kingdom uses miles per gallon, but the imperial gallon is larger than the American one.

Experts recommend comparing fuel consumption to understand a car's real fuel efficiency.

Should I buy a more fuel-efficient car?

A more fuel-efficient car will pollute less and cost less to run. If reducing your environmental impact is important, getting a more efficient car is an obvious choice. If you're torn between two options, compare how much you'd spend on fuel over each car's lifetime to see if one represents a better value. Finally, if you want a more fuel-efficient car to save on running costs, you might consider buying a diesel car with a diesel engine, especially if you regularly put in lots of miles on the highway.

Benefits of fuel-efficient cars

Fuel-efficient cars emit less pollution over the same amount of distance traveled. They also cost less to operate. Buying a more fuel-efficient car can save you thousands of dollars on fuel costs over time and can often balance out a higher purchase price if you keep the car

long enough. Fortunately, fuel efficiency has improved greatly due to tires, aerodynamics, body construction, and engine and transmission technology developments. According to [Energy.gov](#), average fuel economy is now higher than 25 mpg, with many vehicles averaging more than 33 mpg.

Learn more about the differences between hybrid vs. gas cars and hybrid vs. electric cars and if they might be right for you.

How can I maximize my car's fuel efficiency?

The "mpg" number reported by car manufacturers is the result of testing conducted by the EPA. It represents an easy way to compare the fuel efficiency of cars, but it's not a guarantee. Real-world factors affect how far you go on a gallon of gas. The following driving and maintenance habits can help you make the most efficient use of your car:

- ☐ Check your tire pressure: Under- or over-inflated tires can reduce your car's efficiency.
- ☐ Drive calmly: Rapid stops or starts cause the engine to work harder and waste fuel.

Increase speed gradually, even if you're in a hurry.

☐ Avoid very high speeds: All cars have a most efficient speed based on their tires, aerodynamics, and engine. While that exact speed changes from car to car, efficiency may decrease once you go above 50 mph.

☐ Don't idle (except in traffic): If you're waiting in a parking lot or otherwise sitting still in your car for more than one minute, it's more efficient to turn the car off than to idle.

Sedan vs. SUV: Which drives better?

Traditionally, smaller cars are easier to maneuver around the city, while SUVs can better navigate icy and wet roads. If most of your commute is on small roads in the city, a sleeker sedan could be more appealing.

Would you prefer more control on the road? The height and design of an SUV allow you to see the road ahead, giving you a better sense of control. Generally, an SUV provides more room and comfort than a sedan when it comes to long drives. If you like going off-road, most SUVs can be equipped with an AWD or FWD option. Be sure to research the specific SUV you're thinking before assuming you can offroad – not all SUVs are designed for all conditions.

Sedan vs. SUV: Which is more comfortable?

Comfort depends on what you need. Most SUVs have the advantage of more space for both passengers and cargo. But compact SUVs can fit about the same amount of cargo and passengers as a sedan, including five passengers and multiple bags of luggage.

So if it's cargo space you need, a full-size SUV might be the better choice. Most come with third-row seating so that you can fit seven or eight people plus their luggage.

Sedan vs. SUV: Which is more affordable?

Approximately 59% of car buyers use their time researching car prices to get the best deal for their budget, making affordability a big factor when deciding which car to take home. Car insurance rates can also be an affordability factor. Before deciding on an SUV or sedan, talk to your insurance agent to see the difference in rates.

Sedan vs. SUV: Which gets better gas mileage?

While large SUVs can carry more people, they have bigger tanks with fewer miles per gallon. Consider a sedan or a small crossover if gas mileage and fuel economy is important to you. Learn more about how car mileage impacts insurance.

Sedan vs. SUV: Which is right for you?

Most SUVs and sedans are designed with comparable features, so it's all about the driver's needs. Ask yourself a few important questions to help you decide on a SUV or sedan:

- ☐ Will I use this vehicle for off-roading or towing?
- ☐ Will I drive this vehicle mainly in the city or on tighter roads?
- ☐ Am I more comfortable with the height and control of an SUV?
- ☐ Do I need more space for cargo?
- ☐ Are the safety features updated?

Ways to lower your older car insurance premium

Like with any car insurance policy, you can lower your older car insurance premium by raising your deductible, lowering your coverage limits, or even dropping some optional coverage, like comprehensive and collision. As your car ages, it becomes cheaper to replace in the case of a total loss, so you may not need those optional coverages. Compare your car's depreciated value to the combined cost of the deductible and comprehensive and collision coverage to determine if it makes sense to drop these

coverages. Keep in mind that if you have a loan or lease for your car, your lender may require you to maintain comprehensive and collision coverage.

If you raise your deductible, make sure you have enough money set aside to cover the potential cost in case you need to make a claim. And if you want to lower your coverage limits, keep in mind that you can only lower your liability limits so much; every state mandates liability minimums.

Insurance for your 10-year-old car vs. a classic car

Car insurance for a 10-year-old car, or a car of any age, that you drive every day works the same as it does for any car with the added bonus that it may be cheaper than for a brand-new model. However, if you have a classic car and you meet certain qualifications (such as only driving it occasionally), you might consider classic car insurance instead. Rather than only covering your older car up to its depreciated value, classic car insurance provides coverage up to an "agreed value," which can factor in any restoration work completed and market demand for the vehicle. Learn more about how classic cars are valued.

While the saying "the older the car, the lower the insurance" is generally true, it depends more on your coverages, location, and the car's make and model than its age. Learn more about the cheapest cars to insure.

Ready to insure your older car?

Base model vs. fully loaded cars

What does it cost to lease an exotic car?

Sedan vs. SUV: Are SUVs safer than sedans?

Most people assume SUVs are safer – both the size and weight of an SUV play a crucial role in reducing collision fatalities. But sedans and SUVs are equally equipped with life-saving crash protection features, and many sedans have excellent safety ratings.

SUVs are designed with extra space, reducing the risk of injury in a head-on collision. A recent crash test by the Insurance Institute for Highway Safety (IIHS) found that

passengers of heavier, larger vehicles experience less force during an accident. Keep in mind that your driving habits are a key player in your safety while on the road. But a sedan can be just as safe as an SUV. Smaller vehicles now come with optional safety features such as airbags, anti-lock brakes, traction control, and collision prevention, which can also reduce the risk of injury in a collision.

How do fuel cell cars work?

Hydrogen fuel cell cars have internal tanks that hold compressed, pressurized hydrogen gas. When the car runs, hydrogen and oxygen pass through a fuel cell in an electrochemical process that separates the electrons from the hydrogen atoms to create an electric current that drives the motor. Afterward, the electrons rejoin the hydrogen and oxygen atoms to form water.

Fuel cell electric vehicles (FCEVs) may also have an onboard battery pack. The battery stores excess electricity produced by the fuel cell and recaptures electricity through regenerative braking.

How do you fuel a hydrogen car?

Unlike battery-powered cars, you can't charge a fuel cell car at home. Instead, you fill up at a special filling station that pumps pressurized hydrogen into the fuel tank. This process usually takes between five and ten minutes.

What are the pros and cons of hydrogen fuel cell cars?

Vehicle trim level and auto insurance

Although there's no direct relationship between trim levels and insurance premiums, the trim you choose might have an impact on your insurance. More expensive vehicle makes and models typically cost more to insure because they have a higher value and are often more expensive to repair, so fully loaded cars may be more expensive to insure than base model vehicles.

Can a car last 300,000 miles?

It's possible for some properly maintained, well-built cars to reach 300,000 miles. Typically, a conventional vehicle lasts for 200,000 miles. The average automobile age in the United States has increased over the past several decades. Currently, it's around 12 years for a passenger car, according to data from IHS Markit and the federal government.

What influences car longevity?

Several factors affect how long a car will run. Some car makes and models are known for being built to last. Vehicle technology advancements, including better computers, have also helped improve longevity for newer cars. Driver-assistance systems and vehicle management systems can extend the car's life by warning about maintenance issues and helping drivers avoid accidents.

Car maintenance matters too. Check the maintenance schedule in the owner's manual for your specific vehicle and follow the recommendations. Adjust your service plan accordingly if your driving qualifies for a severe-use or extreme-use maintenance schedule.

How many miles can a car last before it breaks down?

Extensive mileage alone won't necessarily cause your car to die. An accident, neglected maintenance, deferred repairs, rust, and corrosion are all more likely to cut your car's lifespan short. Hard driving, repeated contact with potholes, and extreme weather can also accelerate wear and tear.

How many miles are too many in a car?

Determining how many miles are too many may be difficult for newer vehicles due to improvements in automotive technology and parts. Your driving habits, maintenance, and repairs, as well as the conditions in which you drive will contribute to car longevity. Newer cars also come equipped with more safety features than older models.

A serious accident, a flood, a fire, and extensive rust are all indicators that your vehicle has reached its end. A repair that would cost more than your car's current value also means it's probably time to let go. If you're unsure whether your mileage is too high or if the car is still safe to drive, ask a qualified mechanic to inspect the car.

What can I do to make my car last longer?

Experts recommend scheduling routine maintenance for your vehicle, including annual engine cleaning to extend its life and regular car washing to prevent corrosion. Vacuuming the interior removes dirt and debris that can lead to tears in the fabric.

Don't ignore something small in your car that doesn't seem right. Pay attention to in-car alerts, address small car problems quickly before they turn into large ones, and find a skilled mechanic who's certified to work on your car.

What's covered with equipment breakdown coverage?

Equipment breakdown coverage may cover electrical or mechanical breakdowns of your home equipment, but only when the sudden loss is due to uncontrollable circumstances such as electrical damage due to artificially generated electrical surges and motor burnouts or ruptures caused by centrifugal force. Normal wear and tear, and damage from neglect and poor maintenance, are not covered by equipment breakdown coverage.

Covered equipment varies by insurance provider. Equipment protected by this type of coverage may include:

- ☐ Air conditioning and heating equipment
- ☐ Computer equipment
- ☐ Electric doors and locks
- ☐ Emergency generators
- ☐ Home gym equipment
- ☐ Kitchen appliances
- ☐ Solar panels
- ☐ Sump pumps
- ☐ Washers and dryers
- ☐ Water heaters and boilers

How does equipment breakdown coverage compare to a home warranty?

While home warranties can cover the cost of repairing major kitchen appliances, HVAC

systems, water heaters, sump pumps, vacuum systems, and washers and dryers, they may not cover the same items as an equipment breakdown coverage endorsement. Both a warranty and a coverage endorsement are limited to specific equipment. Home warranties are generally more expensive than adding an equipment breakdown coverage endorsement, assuming your appliance didn't come with a warranty. Learn more about how home warranties work.

How will autonomous cars affect insurance?

It's still very early to predict how driverless cars may ultimately impact the car insurance industry. However, the hope is that, among other benefits, autonomous vehicles will reduce the significant number of crashes currently caused by distracted driving. More than 3,100 people were killed and more than 424,000 injured due to distracted driving in 2019 alone, according to the CDC. Driverless cars may be able to react more quickly to input than the human brain. Manufacturers and researchers hope the safety features implemented in these vehicles will reduce crashes and, therefore, human life lost in accidents.

For now, though, you're more likely to purchase a vehicle with autopilot features, such as those Tesla offers. These features allow the vehicle to maintain its position in a lane and make slight adjustments when turning, but there are restrictions on how much the vehicle can do without human intervention. For example, Tesla drivers are required to touch the steering wheel after a certain amount of time if they want to keep the car in autopilot mode. And state minimum car insurance requirements apply to cars with autopilot features just as they do to cars without.

Does a self-driving car result in lower insurance rates?

Typically, no. The higher cost of self-driving vehicles, in fact, can result in higher premiums for owners due to the potential for greater loss. Many self-driving vehicles require specialists to make repairs, which means the standard automotive repair shop can't service your car. Learn more about the factors that can affect auto insurance rates.

How is a self-driving car defined?

According to the Society of Automotive Engineers, there are six levels of self-driving vehicle technology, ranging from Level 0 (no automation) to Level 5 (full automation).

Currently, vehicles that utilize automation features like Tesla's Autopilot are classified as Level 3: Conditional Driving Automation. Something like the cruise control feature found on most vehicles is considered Level 1 Automation, or Driver Assistance.

There are currently no fully automated vehicles available for consumer purchase. Some countries, such as Sweden, have launched pilot programs with fully automated freight vehicles, but even there the vehicles are still rare. Perhaps the most famous example of a fully autonomous vehicle is the Google Street View car. However, all of these autonomous vehicles are owned by large companies and often still utilize a human driver for emergencies.

Many experts agree that Level 5: Full Driving Automation vehicles are at least a decade or more from being widely available. Even then, current laws must change, and new legislation must be enacted before this kind of fully autonomous vehicle will be legally permitted on highways.

Steps to get preapproved for a car loan

Before applying for a car loan preapproval, you should check your credit using online tools like Credit Karma or Experian. This will help you know the current state of your credit and how you'll look to potential lenders.

Now that you know the state of your credit, you can take steps to raise your credit score and improve the quality of your application. These include paying down credit card balances and eliminating other small debts to improve your debt-to-income ratio. A higher credit score will make your loan application more appealing and help you get preapproved for more financing or better terms.

Before applying for an auto loan preapproval, gather documentation about your income and debts that a lender may need to see. These include recent pay stubs, bank statements, and potentially two years of tax returns if you're self-employed.

Before applying, the last step is to check around for a lender and loan offer that makes the most sense for you. Some lenders serve borrowers in particular areas or specialize in borrowers with specific credit profiles. Research different providers to see what they offer and who may be best for you.

Once you've chosen a lender, you'll need to complete an application and submit documentation for yourself and any cosigners. Your lender may request additional information, which you'll need to provide before they can process your application and complete your preapproval.

Getting preapproved for an auto loan isn't required for you to get a new car, but it can take a lot of the uncertainty out of buying and makes your car buying experience much faster and easier. It will help make you a more informed shopper when you decide to buy because you'll better understand what you can afford and how much your payments will be.

Found the right car at the right price? Get the right insurance

Current Progressive customers

You can log in or call 1-866-749-7436 to get your new car on your current policy.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your new car.

What to know about high-performance cars

As you'd expect from the name, high-performance vehicles perform very well, hitting high speeds while ensuring the driver stays in control of the vehicle. There are a few traits that make a car high performance:

Powerful engine

The engines in high-performance cars have more horsepower and torque than standard cars. This allows the car to accelerate quickly and reach high speeds.

Visually appealing

You're bound to turn a few heads while driving a high-performance vehicle. Many performance cars have aerodynamic designs with beautiful curves and a lower suspension. Some sports cars are even designed to look like professional racecars. Inside,

you can usually expect a sporty interior with seats designed to keep you in place.

High-quality brakes

Since high-performance cars are designed for speed, they're also equipped with some of the highest quality brakes that allow you to slow down or stop quickly and safely.

Price

It comes as no surprise that high-performance cars tend to cost more than a standard car of the same size. The higher price reflects the more powerful engine and high-quality materials needed for production. However, high-performance cars can come in a range of price points, depending on the manufacturer. Buying used is always an option too.

What are the different types of high-performance cars?

High-performance cars are typically divided into a few categories:

- ☐ Sports car: Small and sleek with superior control while driving.
- ☐ Muscle car: Bulkier design. Equipped with the most powerful engines.
- ☐ Luxury cars: Usually have the latest tech and provide a smooth ride. Luxury cars come in all different sizes, ranging from sedans to SUVs to pickup trucks.

Are sports cars worth it?

There are both pros and cons to consider when deciding whether a performance car is right for you.

Pros of sports cars

- ☐ Fun and stylish: You're practically guaranteed to enjoy your time behind the wheel of a high-performance vehicle and get lots of attention from other drivers.
- ☐ Great control behind the wheel: High-performance sports cars offer great acceleration, have strong brakes, and are often good at making sharp turns. The quality tires on performance cars means you'll have good grip on the road, ensuring you feel in control.
- ☐ Hold their value: Performance vehicles may retain their value better than standard cars. If you eventually resell, you'll likely get a great price.

Cons of sports cars

- ☐ Low fuel efficiency: You can find some hybrid and electric models, but for the most part, performance cars aren't known for their fuel efficiency. They typically need more gas than standard cars and often require premium fuel. Learn more about the difference between hybrid cars and electric cars.
- ☐ Higher costs: Car insurance and maintenance generally cost more for high-performance vehicles. Learn more about what impacts car insurance prices and insurance for sports cars and exotic cars.
- ☐ Not always practical: Super sporty cars are fun but may not be practical depending on where you live. High-performance cars are designed to go fast, so you won't be able to fully enjoy your ride if you live somewhere with heavy traffic or hit red lights and stop signs often.
- ☐ Don't handle snow and ice well: Many performance cars don't drive well in winter weather conditions. Living in a cold climate may mean storing your car for several months of the year.

Thinking of buying a high-performance car? Insure it with Progressive

What's required to test drive a car?

Generally, you only need a valid driver's license to test drive a car. However, what is required to test drive a car may vary between dealerships and states.

Do you need proof of insurance to test drive a car?

If you are buying a car from a dealership and don't have your own auto insurance, that usually won't stop you from taking a spin in a vehicle you want to purchase.

Dealerships are legally required to insure the inventory on their lot. Usually, this takes the form of a blanket policy that covers accidents and any damage to their cars that might occur during test drives. This special coverage, known as garage liability insurance, is designed for commercial sellers, including new and used automotive dealers. It covers customers, as well as the dealer's employees. If there's an accident, and the dealer seeks to hold you responsible for damage to their vehicle, your insurance policy can help protect you if they attempt to recoup the repair costs from you or your insurer.

If you're buying a car from a private seller and interested in test driving, you're typically covered by the vehicle owner's auto insurance. That means the person selling the car provides the insurance during a test drive. While a prospective buyer doesn't need to provide proof of insurance before a test drive when doing business with a private party, it's

smart to confirm that they have auto insurance before you drive their car. Ask for a signed statement confirming:

- ☐ You have permission to drive the car
- ☐ The vehicle you want to purchase is insured
- ☐ You're not responsible for the car insurance deductible in the event of an accident.

Learn more about how to test drive a car and how long you can test drive a car.

The biggest drawback with this type of donation is that the charity won't receive the benefit until you pass. However, if the policy has cash value, the charity could potentially access those funds before you pass by taking out a life insurance loan. They may also be able to cash out on the policy before you pass by selling it or taking out the full cash value amount.

Name the charity as a beneficiary

Naming a charity as the beneficiary of your life insurance policy allows you to retain ownership of the policy while still donating your death benefit after you pass. You can even name multiple beneficiaries, splitting your death benefit between multiple charities or giving a specified portion to loved ones while also donating some. As long as your beneficiaries are named revocably, you can always change them or the payout amount they receive.

Give an annual gift through dividends

If your policy has a cash value component, it may also pay out dividends when the insurer performs well financially. Depending on how you choose to receive your dividend, you may be able to cash the check and use it as a charitable donation while you're still alive. This method offers flexibility, as you can change the charity you give to from year to year. Plus, you may be able to see the fruits of your donations over time.

Get a life insurance quote through Progressive

Quote life insurance online: Get a quote in as little as 60 seconds by answering some questions and selecting your coverage amount.

Call 1-866-912-2477: Learn more about your options and get a quote from a licensed representative.

What is a salvage title car?

If a vehicle has a salvage title, that means it's no longer roadworthy due to suffering extensive damage. Salvage title cars are typically totaled vehicles that have been declared a total loss, which means the cost to repair the vehicle is so high that it's more cost-effective to replace the vehicle instead.

If you own a vehicle with a salvage title, the only way to get it back on the road is to rebuild it. You typically need to have a licensed repair specialist rebuild the vehicle and ensure it passes a car inspection. If it passes the inspection, your vehicle will receive a rebuilt title status. You'll then need to get car insurance before you take it for a drive. Note that not all insurance companies offer coverage for a rebuilt title vehicle, and some that do may limit your coverage options.

What coverages are available for rebuilt title vehicles?

If your insurance company accepts rebuilt title vehicles, then you can typically get liability coverage as well as any other coverages your state requires, such as uninsured motorist coverage or medical payments coverage and personal injury protection.

Depending on the insurer, you may or may not be able to get comprehensive car insurance coverage or auto collision coverage on your rebuilt title vehicle. This is because rebuilt vehicles may still have damage or issues from the accident that totaled them, making it difficult to tell the difference between old and new damage to the vehicle.

Does it cost more to insure a rebuilt title car?

Due to the vehicle's history, a vehicle that's been rebuilt may cost more to insure. Since a rebuilt vehicle may have issues that weren't fixed during the restoration process, insurance companies may view them as more likely to be involved in an accident, which can lead to a higher insurance rate for a rebuilt title vehicle.

What is an ice dam?

An ice dam forms when the snow on your roof starts to melt and runs into the eaves and

gutters. The water refreezes and creates a ridge of ice on your gutter and roof. The ice dam can creep higher up your roof as more water freezes, creating a barrier.

As the ice dam builds, it might block your gutters and cause water to be unable to drain, creating an even larger ice dam and pools of water that can make their way into your roof and walls and cause significant damage. The resulting issues may include water leaks, shingle damage, and even a roof collapse, leading to costly repairs.

Is ice dam removal covered by insurance?

Depending on the circumstances and your insurance provider, homeowners insurance may not cover the removal of an ice dam.

What other types of ice damage are covered?

A standard homeowners insurance policy may provide coverage for ice-related damage resulting from hail, the weight of snow, sleet, or ice, and burst pipes. If your policy covers these ice-related perils, you can file a claim for the damage resulting from them.

When is ice damage not covered?

Damage that occurs over time from a lack of maintenance before or after an ice-related event likely won't be covered. Also, most homeowners insurance policies exclude coverage for certain structures damaged by freezing, thawing, or the weight of water or ice. These structures might include, among others:

- ☐ Fences
- ☐ Pavement
- ☐ Swimming pools
- ☐ Patios
- ☐ Foundations
- ☐ Retaining walls
- ☐ Piers
- ☐ Wharves
- ☐ Docks

Is hail damage covered by homeowners insurance?

If hailstorms are a covered peril on your policy, your homeowners insurance may cover the

cost to repair your home and other structures after a hailstorm, up to the insurance limits of your dwelling coverage and other structures coverage limits.

In areas where hailstorm damage is common, there may be exclusions for hail damage, limits to coverage, and a deductible specifically for hail-related claims. Common nuances to hail damage coverage include:

Cosmetic hailstorm damage exclusion: Depending on your location and policy, if the hail damage doesn't impact the structural integrity of your home and only affects the aesthetics, it might not be covered.

Hailstorm deductible: Your policy may have different deductibles for different perils. Check your policy or talk with your insurer to find out what your deductible would be for a hailstorm claim.

Does homeowners insurance cover snow damage?

If the weight of heavy snow, sleet, or ice causes your roof to collapse and such events are covered perils on your policy, your homeowners insurance dwelling coverage may cover the cost of repairing or replacing your roof, up to your limit and minus any deductible.

Your personal property coverage may cover the cost to replace any personal items that get destroyed if your roof collapses from the weight of snow, sleet, or ice, up to your limit and any item-specific sub-limits. If your home is deemed unsafe or unsuitable to live in, your policy's loss of use coverage may cover your living expenses beyond what you'd normally spend, such as a hotel stay and restaurant meals. This coverage may be limited to a set dollar amount or a certain number of days while your home is being repaired.

What if someone slips on ice at my house?

If someone is injured at your home because they slipped on ice or snow, your personal liability coverage may cover their medical bills and, if they take legal action, your legal costs – up to your policy limits if you are found liable. During the winter, remove snow and ice from your driveway and paths to minimize the risk of injury.

If my pipes freeze, will homeowners cover the damage?

Homeowners insurance may cover a burst, frozen, or leaking pipe if the leak is caused by a covered peril and not due to negligence. Coverage may also extend to your personal

possessions if they're damaged in the incident.

If you turn your heat down before going on vacation and a pipe freezes and bursts, coverage may be denied since you contributed to the conditions that led to the frozen pipe. If you're going away when temperatures will be below freezing, be sure to maintain your heat. If your home will sit vacant over the winter, consider winterizing it and ask a friend or family member to check in on it periodically.

How many miles does the car have on it?

Most lease agreements limit the miles you can put on the car during the lease term. If you exceed the mileage limit, you'll likely have to pay a fee – typically \$0.10 to \$0.25 per mile, according to the Federal Reserve. Depending on your fee total and the car's residual value, you might prefer to buy out the lease and own the car than pay the excess mileage fee and return the car to the dealer.

What's the condition of the vehicle?

Leasing companies want you to return a leased car in like-new condition. If yours isn't, you'll probably have to pay an excess wear-and-tear fee to fix car dents or scratches. You might decide that you'd rather buy your leased car than pay the damage expenses.

How much do I like my leased car?

If you love the car and took good care of it while you were leasing it, compare the buyback amount to the vehicle's current value. If the buyback amount is comparable to or less than the vehicle's market value, buying out your leased car can be a way to get a well-maintained car you already know you like for a reasonable price. If the car's buyback amount is greater than its market value, you might be able to get a better deal buying a used car of the same make and model.

What should I expect when buying a leased car?

Lease payments only cover the cost of car depreciation – not the vehicle's purchase price – during the term of the lease. If you decide to buy out your lease and don't have the cash to pay for the car, your loan payments will likely be higher than your monthly lease payments. Calculate your payments using this [lease vs. buy car calculator](#).

You'll also be responsible for all maintenance and repairs. Since many bumper-to-bumper warranties last for a couple years, the vehicle's warranty may be over or ending around the time you purchase the car. Consider mechanical breakdown insurance – a more comprehensive alternative to extended car warranties – if you're concerned about not having an active warranty.

How to insure a car through Progressive

Do you need proof of insurance after the test drive?

While insurance isn't needed for you to take a test drive at a dealership or with a private seller, it's generally needed to buy the car if your state requires car insurance. Before taking ownership and driving the vehicle off a dealer's lot, you must show proof of insurance. A private seller may not ask for proof, but once the title is transferred over, the responsibility of insurance falls squarely on you as the vehicle's new owner. Learn more about car insurance requirements by state.

When does renters insurance cover a lockout?

If you get locked out of your residence because of a covered loss, such as someone stole your key, your renters insurance policy may pay for locksmith services to replace your key, minus your renters insurance deductible. However, renters insurance won't cover locksmith services, a lock replacement, or a key replacement if you've accidentally locked yourself out.

Learn more about how renters insurance covers theft.

Will my landlord pay for a locksmith?

Your lease may specify what to do regarding a lost key or broken lock. Since lost keys can create security risks for the unit, your landlord may opt to file an insurance claim or have you pay for replacing the lock and keys.

What should I do if I'm locked out of my apartment?

If you accidentally locked yourself out, first make sure you really can't get in. Look for the

key again. See if there's a hidden spare. Check all doors and windows for an unlocked one that would allow you easy access. Contact anyone else who'd have a key: roommates, a partner, friend, family member, or trusted neighbor. Then, if you're still stuck, contact your landlord or property manager.

Don't attempt to break into your rental, as you may be held responsible for any damage caused in the process. You could also end up forfeiting your rental deposit. Your landlord might open your unit for you with a key, arrange for a locksmith to come, or have you call a locksmith for service.

Get covered with renters insurance

Clean the vehicle

When a vehicle goes to the junkyard, they don't care what it looks like on the outside, even if it's a little dirty. However, you should remove any personal belongings from inside the vehicle. If you have custom rims or any aftermarket parts, remove those as well. Selling the aftermarket parts to a junkyard can increase the vehicle's sale value, but you might also be able to sell those privately and net a higher profit. Learn how aftermarket parts work with insurance.

You should also remove anything from the car you want to keep. Keychains, anything hanging from the rearview mirror, or even bumper magnets will be lost once you sell it.

Prepare the car for pickup

Junkyards will typically come and retrieve the vehicle from you, so you shouldn't pay to tow the car to the junkyard. Make sure pickup and delivery are outlined in the sale price. If the vehicle can still be driven (with proper insurance coverage, of course), the junkyard might ask you to deliver it. You can use this as a way to negotiate a higher sale price.

If the junkyard is sending a tow truck to retrieve the vehicle, make sure nothing is blocking access to the car and the tow truck driver can easily reach it and load it onto the truck.

Report the sale to your local authorities

Depending on where you live, you may be required to report the sale of the vehicle to the DMV or the state. This varies from state to state and often includes a deadline. Reporting the sale isn't just about legal compliance. It also protects you from liability if anything happens to the vehicle after selling it.

Selling a vehicle to a junkyard doesn't have to be a stressful process. In fact, it can be a relief. Just take the time to shop around and get the best price.

Tips for selling a car privately

The best way to sell a car privately involves thoughtful, careful planning.

Determine a fair asking price

When selling a car privately, use an online valuation tool from a reputable source such as Kelley Blue Book or Edmunds to estimate your vehicle's worth. Enter a realistic condition for the vehicle. These tools produce a price range with a lower dealer trade-in amount and a higher private sale one. Use these as a guide for setting a fair asking price.

Beyond the car's make, model, and mileage, factors influencing your asking price include: having a transferable warranty, maintenance and upkeep, and the vehicle's overall appearance.

Prepare your vehicle for sale

Thoroughly wash and vacuum the car before selling your car privately. Consider having it detailed. Make sure the glass is clean inside and out. Dust and air out the interior. Shining the wheels can help your advertisement photos stand out. While cleaning, check carefully for any small cosmetic repairs.

Remove all personal items, including bumper stickers. Check the glove compartment and other storage spots for belongings. Remove any personal information stored in the car's electronic systems, and unpair your phone from the vehicle's Bluetooth connection.

Get the paperwork ready

The exact paperwork you'll need to sell your car privately can vary depending on the state where it's registered and the vehicle's condition. Generally, you'll want to gather specific documentation beforehand.

Check the motor vehicle history report, even if prospective buyers obtain copies, so that you can talk about any issues listed. Have maintenance and repair records to support your asking price. Federal law requires disclosing the mileage, either from the car title or a disclosure form through the department of motor vehicles (DMV). Gather the documentation if you still have a warranty from the manufacturer or a third party that you could transfer to a buyer. If there's no warranty, state in the ad that you're selling the car "as-is" to avoid confusion.

Advertise the car

Experts recommend being honest about your vehicle's condition in the ad. Include information such as:

Photos should show the whole car, the odometer, the vehicle identification number (VIN), the engine, the interior, all the wheels, and any damage. Sharing the VIN helps potential buyers get the vehicle's history. Don't share photos that show the license plate or any personal identification information. Selling a car through a well-known online marketplace tends to be a fairly common practice, but keep an eye out for potential scams.

Take safety precautions

Safety experts suggest taking several steps to protect yourself when selling a car privately. Thoroughly screen prospective buyers by phone before agreeing to a test drive. Ask questions and welcome queries from them about the vehicle as well.

Get the person's full name and contact information. Ask to see their driver's license before a test drive. Don't start the test drive at your home. Meet in a centrally located public place during the day with a short, well-populated route you've planned. Bring a trusted family member or friend to the meeting and ride along with the person.

Negotiate for the best price

Coming into the negotiation well-prepared can help you obtain a fair price for the vehicle since you'll know how to counter low bids. Let the buyer make the first offer. Have the

estimates you used to price the car handy. If the prospective buyer won't make you a fair offer, it's okay to say no and move on.

Complete any DMV paperwork required to transfer the car title to the buyer. You may need to fill out a release of liability form so you're not held responsible if the buyer gets into an accident right away. Contact your auto insurance company about updating your policy.

How long do you have to wait to trade in a car you just bought?

In theory, you can purchase a car at one dealership, drive it straight to another, and trade it in right away. However, doing so is likely a waste of money. A car loses some of its value when you drive it off the lot, and its status immediately changes from "new" to "used." In addition, if you financed the car, trading it in doesn't make the loan go away. Learn more tips to trading in a car.

If you trade in your brand-new car that is financed, the dealership will give you an amount they feel is appropriate based on the vehicle's make and model and its condition. Because the dealership will also want to profit from the vehicle, it's unlikely that you will receive an amount equivalent to what you paid. You will need to pay the difference between the value of the vehicle and the loan amount. Learn more about buying or selling with a car with a lien.

Although you don't have to wait to trade in a new car, it's often a good idea to at least wait a year. Cars depreciate quickly for the first five years, but the most rapid depreciation occurs within the first year of ownership -vehicles can lose up to 20 percent of their original value. Use our car depreciation calculator to estimate how much your vehicle could decrease in value each year.

What if I just bought a car and want to trade it in?

There are no federal laws that say dealers must allow returns of vehicles. If you buy a new car and find that it isn't the right fit for you, your only option may be to trade it in. However, if the car doesn't work properly, you may be covered by state lemon laws.

A lemon law allows for reimbursement if the vehicle has mechanical faults that make it unsafe to drive. However, these laws vary from state to state, and regulations are different depending on where you live. Keep in mind that lemon laws don't apply if you simply don't like the vehicle.

Take advantage of test driving a vehicle to ensure you like a car before you purchase it. Some dealerships even offer overnight test drives. Take the time to research the make and model and learn about others' experiences and what maintenance and costs look like further down the line. Buying a car is a major commitment and it pays to know what you're getting before you sign the paperwork. Learn more about how to buy, sell, or trade in all one place with Progressive's car shopping services by TrueCar.

Although some dealerships offer a special trial period, this isn't a requirement. If your dealership offers this, review the paperwork to guarantee you understand the terms and conditions.

Understand positive equity

In most cases, a new purchase will lose value as soon as you drive it off the lot. However, the car might still be worth more than the remaining loan balance. If you find the monthly payments are too much for you to handle, or you have other reasons for trading in the vehicle, it could be worth more than you owe.

These extra funds can be applied toward the purchase of another vehicle. This is called positive equity. For example, if the vehicle is worth \$10,000, and you only owe \$7,000, you would have a positive equity amount of \$3,000 that can go toward purchasing a new car.

Should I wait before trading in a new car?

Although you don't have to wait to trade in a new car, it's a good idea to bide your time until you have some positive equity. If you owe more than the car is worth at the time of trading, you will end up paying that extra amount out of pocket. The remainder of your loan might be applied to a new loan, or it might be deducted from the vehicle's trade-in value.

It's better to trade in a new car when you no longer owe anything on it. If that's not possible, wait until you can at least break even on the trade.

How to insure your new with Progressive after a trade in

How to buy a car from a private seller

1. Research and preparation before buying a car from a private party

Before looking at potential vehicles and buying a car from a private seller, a few things can make the process easier such as, nailing down your budget, making a list of must have features and finding state requirements for used cars.

When you buy a car from a private party, your best bet may be to pay for the vehicle yourself. You may be able to get a car loan for a private party sale, but it can be complicated. Also, the terms for private sale auto loans are typically less favorable. In either case, you'll need to figure out how much money you can put down on the car now and how much you're willing and able to borrow. That should give you an idea of your budget for your purchase.

A list will help you target your search or lead your search to cars you may not have discovered. Some states require you to have insurance for the car before buying. In contrast, others allow you to purchase and register a vehicle before obtaining an insurance policy. You might make a list of documents you'll need and keep it handy. Learn more about car insurance requirements by state.

2. Finding the right car

Once you've done your prep work, start looking at cars in your area with your list of "must-haves" research each car's value, schedule a test drive, inspect the car and verify the car works.

Compare the value of each vehicle on your list to its market value from third parties like Kelley Blue Book. Get estimated values both for the condition as the seller describes it and at least one condition below, e.g., if a seller's description indicates "excellent" condition, get the value for excellent and very good conditions.

Ideally, you would do your test drives in a public place during daylight hours, on a day with good weather. Clear skies and bright sunlight will show imperfections and damage better than streetlamps or poor lighting conditions. It's good to let someone know when and where you will be performing the test drive. Learn how to test drive a car.

Inspecting the car includes conducting a physical inspection and test drive and speaking with the current owner. Try to get information about the car's history – ask about any

accidents the car's been in and how many owners it's had. Get the car's vehicle identification number (VIN).

Before buying a used car from a private party, have a trusted mechanic check that the vehicle is in good working order. The mechanic may help you estimate the cost of any needed repairs. Use the VIN to get a vehicle history report and make sure it matches what the owner told you. If the owner doesn't want to give you the VIN, walk away from the sale. Learn more about what to look for when buying a used car.

3. Negotiating the price

Once you find a car you like, you'll need to settle on a final price. Many people find negotiating stressful, but the following tips can help smooth the process and get you the best deal.

4. Completing the sale

Once you've settled on the price, you'll need to complete the sale.

How swimming pools may be covered under homeowners insurance

Homeowners insurance may cover your swimming pool against damage resulting from the covered perils listed in your policy, which often include fire, lightning strikes, hail, vandalism, and even explosions. If a major hailstorm damages the pool liner or other components of the pool, your homeowners insurance policy's dwelling, personal property, or other structures coverage may pay to repair the damage, minus your deductible and up to your policy's coverage limits.

The actual coverage under your homeowners policy that protects your pool may vary by insurer and the type of pool you own:

- ☐ Personal property coverage. An above-ground pool will typically be considered personal property by insurance companies if it's portable. Personal property coverage on a homeowners policy typically covers personal property at 50% of your dwelling coverage. For example, if your home is insured for \$300,000, you'll have up to \$150,000 in coverage to protect against damage to your personal property, including your above-ground pool.
- ☐ Other structures coverage. An above-ground pool that is permanently installed may be

considered as an "other structure". Other structures coverage is typically 10% of your dwelling coverage, so if you're carrying \$300,000 in dwelling coverage, your pool may be covered up to \$30,000.

☐ Dwelling coverage. Some insurance companies may cover your in-ground pool, up to the limits of your policy's dwelling coverage.

Talk to your home insurance provider to determine how your insurance coverages may protect your swimming pool against damages.

What does insurance not cover when it comes to swimming pools?

Your homeowners insurance policy won't cover the following:

☐ Wear and tear: If your pool liner needs to be replaced because it's old, for example, your insurance won't cover this cost.

☐ Lack of maintenance: For example, failing to regularly vacuum or clear away leaves and other debris in your pool may clog the filter and cause damage to your pump, which likely won't be covered.

☐ Failure to properly winterize your pool: If you're in an area prone to freezing temperatures and you fail to lower the water level and drain all other equipment of water, cracks and leaks may occur, which likely won't be covered.

☐ Flooding: Flood damage is also excluded from a standard homeowners policy.

Does homeowners insurance cover a pool collapse?

Your pool isn't likely to be covered if it collapses but check with your insurer to be certain. If the pool collapse is due to neglect or lack of maintenance, the cost of repairing or replacing the pool is your responsibility.

What if you're liable for injuries at your pool?

Personal liability coverage on your homeowners policy may help cover medical and legal bills if a non-household member gets injured in or around your pool.

Most standard homeowners policies give you the option of \$100,000, \$300,000, or \$500,00 in liability coverage. Should you need more than the liability limits available in order to protect your assets, umbrella insurance can provide additional coverage.

Tips for keeping your swimming pool safe

Following these useful tips may reduce pool injuries:

- ☐ Fence: Building a fence around your pool can help prevent unwanted access to your pool. In order to qualify for a policy, some insurance companies may require that your fence is a specific height or made from of a certain type of material.
- ☐ Lighting: Installing lights in and around the pool area may help to prevent slips and falls.
- ☐ Automatic pool cover: A retractable pool cover may reduce the risk of someone accidentally falling into your pool.
- ☐ Safety checklist: Keep a list of safety rules and a first aid kit in the vicinity of the pool.

Get a home insurance policy that may protect your swimming pool

Understanding vehicle trim levels

In the past, manufacturers usually offered three to five car trim levels. As cars have become more advanced, the number of available trim levels has increased, with some vehicles offering seven or more options. While each manufacturer has its own names, there are some common naming conventions for trim levels:

- ☐ S or L often refers to standard or entry-level models, also considered the base model.
- ☐ EX or SXT usually indicates extra or standard extra trim, a mid-range upgrade package.
- ☐ SE, SX, SRT, and GT are common abbreviations for sport and performance packages, referring to sport edition, sport crossover, street and racing technology, and Gran Turismo.
- ☐ Most car trim levels with an L (EX-L, LX, LE, SEL, etc.) are luxury trim packages.
- ☐ Trim levels with names like Platinum, Premium, or Limited usually represent higher-end packages, often (but not always) at the top of the range.

Can I upgrade a base car model?

It will depend on the manufacturer, but in many cases, you may not be able to buy a base model car and upgrade it with individually added features. For example, if you'd like to add a navigation system to a base model, you may not be able to add that feature on its own. Usually, it will be a part of a technology package with other features and may only be available with higher trim levels.

Should I buy a base model car?

The decision to buy a base model or a higher trim level will depend on your budget and the features that you want in a vehicle. If you are looking for standard features and want to spend less money on a car, a base model may be the right fit for you. On the other hand, a higher trim level may be the better choice if you are looking for more features and have a more flexible budget. If you're interested in adding features to a base model, it may be more cost-effective to buy a higher trim level with more features automatically included.

What is seasonal motorcycle insurance?

Sometimes referred to as "winter layup," seasonal motorcycle insurance provides coverage in the months you ride your motorcycle and suspends coverage for the months you're not riding. While many insurers don't offer layup policies, you're free to adjust your motorcycle insurance coverage and limits or cancel your motorcycle policy at any time.

Some insurers, including Progressive, allow you to make changes anytime to your motorcycle policy based on your coverage needs. For the months your motorcycle won't be on the road, you have the option to lower your limits of liability or drop any other riding-related coverages. This helps lower your costs during the months your bike is in storage.

Why you shouldn't cancel motorcycle insurance during the months you don't ride

When your bike is stored away during off-season months, there are still risks involved in having no insurance coverage:

- ☐ Theft: If someone steals your motorcycle, your investment could be lost. Unless your bike is somehow recovered and returned in one piece, you have no recourse without motorcycle insurance. Learn about how motorcycle insurance covers theft.
- ☐ Fire: If the space your bike is stored in catches fire, you need an active motorcycle policy with comprehensive coverage to pay to repair or replace your bike.
- ☐ Snow and ice: Winter weather can cause a significant amount of harm to your garage, shed or carport, which could damage your motorcycle.
- ☐ Violation of the terms of your lease or finance agreement: If your bike is financed or leased, your lender or leasing company may mandate comprehensive and collision coverage even if you're not riding your motorcycle.
- ☐ Possible price increase: There's no guarantee your policy's price will be the same when

you need to insure your motorcycle again.

☐ No coverage for unseasonably warm days: You may be tempted to hop on your motorcycle for a rare good weather ride during the winter months, if only to keep the engine components lubricated. There are even options like heated seats, grips, and other accessories that make winter rides possible.

What's included in a standard Progressive Pennsylvania boat insurance policy?

Bodily injury and property damage liability coverage may help pay for injuries you cause to other people and damage to their property. Bodily injury liability covers injuries you're at fault for, such as if someone is hurt while on your boat or if you cause an injury while operating your vessel. Property damage liability pays for damages you cause to another person's property, such as a boat or dock. As with any liability coverage, choose a coverage limit that best protects you and your assets. If you need more than a \$500,000 liability limit, an umbrella policy can offer extra protection, typically up to \$5 million.

Learn more about liability coverage and boat insurance.

Wreckage removal helps pay for the costs of removing the wreckage of your boat after it sinks if legally required.

Fuel spill coverage protects against the legally required costs of cleaning up a fuel spill.

Watersport coverage helps pay for injuries that others suffer while participating in water sports like skiing and wakeboarding.

Optional boat coverages

Comprehensive and collision: Comprehensive coverage protects your boat against damage from storms, fire, vandalism, and other unexpected damage. This type of coverage is especially advantageous if you keep your boat in storage while it isn't in use. Collision coverage pays for damages to your boat from colliding with another boat, a buoy, or a dock. If you're financing your boat, your lender will likely require both comprehensive and collision.

Learn more about comprehensive and collision coverage for boats.

Medical payments: If you're injured while on your boat, medical payments coverage may

help cover the cost.

Trailer trip interruption: If you are hauling your boat to your favorite fishing spot and break down at least 100 miles from home, trailer trip interruption coverage will reimburse up to \$500 for food, hotel, and other expenses.

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat gets stuck on the water with on-water towing, jump starts, fuel delivery, and more.

See all boat insurance coverages.

How much is boat insurance in Pennsylvania?

If you're seeking boat insurance, Pennsylvania is one of the more affordable states for boat insurance. In addition to the type of coverage you opt for, many factors decide the cost of Pennsylvania boat insurance, including:

Can you end a car lease early?

Yes. If you want to break your car lease early, the lease may allow you to do so by returning the leased car early to the dealer and paying the early car lease termination fee required by your lease terms.

Car lease termination fee

In most cases, the car lease termination fee may include a set dollar amount fee plus the difference between the lease balance and the vehicle's value. So depending on how much time remains on your lease, it may cost more to terminate your contract than it would to continue making your monthly payments until the end of the term. Your contract should have details about how much it will cost to end your lease early.

Other ways to get out of a car lease early

If you can't afford to pay your car lease's early termination fees, consider these alternatives to breaking your car lease early:

Buy out the lease and sell the car

Many lease contracts include a buyout option that allows you to purchase the car at the end of the lease or possibly even before then. If you're allowed to buy out the lease before it's over, you'll be responsible for paying the rest of the lease payments and fees and the residual value of the vehicle.

After purchasing the car, you can put it up for sale to recoup your money. If the leased car can be sold for more than the residual value you paid for it, you may be able to sell it for an amount comparable to what you paid the leasing company. If it's worth less than the residual value, you may not get all your money back in the sale. Learn more about if you should buy out your car lease.

Do motorcycles require inspections?

Many states require motorcycle inspections. Some states require motorcycles to undergo emissions tests, while others only require these if you live in certain counties.

Understanding the requirements of your area, as well as what to expect from a motorcycle inspection, may help streamline the process. Motorcycle inspections typically cover:

- ☐ Fuel system
- ☐ Brakes
- ☐ Seat
- ☐ Lights
- ☐ Horn
- ☐ Windscreen
- ☐ Tires and wheels

State motorcycle inspection requirements differ, so a motorcycle inspection in one state may meet another state's requirements. The parts of a motorcycle examined in an inspection will also differ from state to state. Learn more about motorcycle insurance requirements by state.

What are common motorcycle inspection points?

While there are differences among state motorcycle inspection requirements, you can expect the mirrors, lights and brakes to be part of the process.

Mirrors

Motorcycles must have mirrors. An inspection will check the status of the mirror or mirrors

and their placement.

Lights

Most states want the taillight to be visible from at least 200 feet behind and the headlight to be seen from different distances based on speed. Due to the lower visibility of motorcycles compared to cars, the lights play a huge role in safety. Problems with lights can make a motorcycle unsafe to drive.

Brakes

If your motorcycle was manufactured after 1973, it should have one brake at the front and one at the back. However, some states only require a single operational brake on older bikes.

How do I get my motorcycle inspected?

States that require a motorcycle inspection have designated places to take your bike. These motorcycle inspection stations will charge a set price and give you details about the inspection score, whether it passes or not, and report this information to the relevant authorities.

You may need to schedule an appointment ahead of time. Take the time to look at your state's requirements so that you know what to expect and what should be examined before you take your motorcycle in.

Does my loan affect how much I should put down on a car?

It can. Putting more than 20% down can save you money in the long run, even if the purchase price is the same. Auto loans carry interest, meaning you'll pay back more money over time than you initially borrowed. Putting down more money on the car will save you some amount of interest.

If you're lucky enough to catch a dealer promotion with 0% interest financing, you might decide to make a smaller down payment on a car. Still, you might want to consider paying 20% to keep from owing more than the car is worth after a year or two. Your down payment can also affect your loan. If your credit isn't great, making a sizable down payment can be the difference between getting a loan approval or not. Whatever your

credit score, a larger down payment on a car can result in more favorable terms – like a lower interest rate – that could save you money in the long run.

Are there any downsides to putting more than 20% down on a car?

Not usually. It means less money in your pocket upfront, of course, but it will save you money in the long run. Borrowing less and putting more down on a car builds equity sooner, incurs less interest, and results in lower monthly payments.

One possible exception to the recommended down payment on a car is if you're able to buy the car outright with cash, but you have poor or little to no credit. Getting a loan and setting money aside to make payments can help you build or repair your credit. If you're unsure what the best approach is, speak with a financial advisor.

What if I can't afford the typical down payment on a car?

It depends. If you need a car immediately, you might have to settle for a lower down payment, knowing that you'll get the car you want but pay more in the long run. If the situation isn't urgent, consider waiting for the right time to buy and save for a bigger down payment.

Does how much I put down on a car affect insurance?

Not directly. Your car insurance rates are based on factors like your age, location, and the make and model of your car. But you might consider either gap insurance or loan/lease payoff coverage from Progressive when you buy the car, especially if your down payment is low. These optional coverages can help pay off your remaining loan balance if your car is totaled or stolen. That can be reassuring when you make a low down payment and start with a bigger gap between what you owe and the value of the car.

How to safely find potential car buyers

After you've prepared your car for sale, there are several ways to safely sell your car and find potential buyers, each with its own security considerations:

- ☐ Word of mouth: Find out if friends or family members are looking to buy a car. If you're

able to find a buyer you already know, you may feel safer throughout the process. On the other hand, it might be uncomfortable to ask family or close friends for the financial guarantees you'd ask of a stranger. Don't enter into a financial agreement you're not comfortable with, no matter how close you are with the other party.

☐ Online: If you're considering the popular method of selling your car online, be wary of potential scams. Don't advertise unnecessary personal information, and avoid buyers who want to send you money electronically or have someone else pick up the car, especially if they don't want to test drive it first.

☐ Newspaper classifieds: Newspaper advertising can feel less anonymous since you may be reaching a more local audience. You're still dealing with strangers, though, so be careful when meeting in person.

☐ Physical advertising: This includes putting up flyers in your school or office and placing a "for sale" sign in the car window. These methods may limit your audience to people in your general community. However, you'll need to include some personal contact information in the ad.

Mechanical differences of diesel and gas engines

In most cars, both gas and diesel engines use a four-stroke cycle, but the way the engines work is fundamentally different. Both engine types use a four-stroke combustion cycle: intake, compression, power, and exhaust. However, the details of these steps differ in gas and diesel engines.

Diesel engines

A diesel engine draws in only air on the intake stroke. It compresses that air at a much higher ratio – often 14 to 23 times – and then injects diesel fuel into the chamber of super-compressed air. Unlike a gas engine, a diesel engine doesn't need a spark plug because the compression ratio is so high that the fuel ignites on its own. After the fuel ignites, there is a power stroke and an exhaust stroke similar to those in a gas engine.

Is it safe to buy a rental car?

Because they're newer, another benefit of buying rental cars is that they're usually more up to date with the latest safety features. That said, you should check the vehicle history report, ask about recalls and get an inspection to help ensure that buying a rental fleet car is perfectly safe for you and your family.

Rental car companies often provide these free of charge. If one doesn't, be sure to ask for

it. They've probably handled any minor issues internally, but major repair work or salvage issues go through an insurance company. Those items will be noted in the motor vehicle history.

It's one thing to handle routine maintenance, but it's another to process every recall repair. Rental car companies should be handling these things as they come up, but it's a good idea to double-check that for yourself.

Because of the potential for more significant wear and tear on the car's parts, you can have the used car inspected by a mechanic, before you buy. Since rental car companies often have seven-day return policies, you can buy it right away and then have it inspected. If the inspection shows something wrong, you can return the car for a full refund.

How much does it cost to rent a sports car or luxury vehicle?

Expect to pay significantly more for a sports exotic car rental than a standard car rental. Depending on the model, location, and timing, it can cost several hundred or even thousands of dollars a day. Exotic car rental prices vary based on factors like car value, location, and when you want the car. You may encounter increased prices on weekends and during wedding season or around other major events.

Worst car buying mistakes

Some of the biggest mistakes you can make in the car buying process apply to both used and new cars.

- ☐ Not doing your research: Going into a dealership without knowing which car is right for you increases the odds of being sold a car you don't want at a price you can't afford.
- ☐ Not getting pre-approved for financing: If you don't shop around for the best car loan offer you can get, you may be stuck with what the dealership will offer you – and they won't have any incentive to make it a competitive rate unless you give them a competitive pre-approval.
- ☐ Not buying based on the price of the car: One of the many pitfalls of being focused on your monthly payment budget is that you can end up paying more for the car. A dealership can make a monthly payment look very attractive if they extend the financing period to five, six, or seven years.
- ☐ Not saving the trade-in until later: You may get asked about a trade-in early in your sales process. The dealer will include it in the price negotiation process and make it look like they're

saving you a bunch of money with your trade-in. Often, they haven't done anything to reduce the price of the car you're purchasing.

☐ Not buying while you have time on your side: A car isn't an impulse buy. It's an investment that can have long-term financial implications. Rushing the process often means just accepting what the dealership offers you – and whatever they offer you will be in their best interest, not yours.

☐ Not walking away from a bad deal: It's easy to get emotional about a car purchase or stubborn about the time you've spent trying to get the right price for the right car. Sometimes people think they've already spent too much time on the process and just want to get it done. So rather than walk away, they'll accept terms they didn't want and ultimately resent the purchase and the process.

Can you sell a car to a dealer without buying a new one?

You can typically sell your car to a dealer even if you have no intention of buying a vehicle from them. Dealerships acquire used cars from many sources aside from trade-ins, including auctions, car rental agencies, and private parties. Thinking about trading in your car at a dealer? Get tips for trading in your car.

What are aftermarket parts?

Aftermarket parts are any component added to a vehicle that isn't from the original manufacturer. These parts can range from tire suspension systems to safety features. Aftermarket parts can increase the value of a vehicle, but they also require more money to repair if the vehicle is damaged in an accident.

What aftermarket safety features for cars are most worth installing?

There are a number of vehicle modifications that can help you drive more safely:

Collision avoidance/warning

Aftermarket collision avoidance systems alert drivers to potential crashes. These sensors take into account the vehicle's speed and the proximity of other vehicles or obstacles and then sound an alarm if they sense an imminent collision. These are particularly useful for avoiding crashes when changing lanes if someone is in your blind spot. Avoidance systems and aftermarket lane departure warning systems can also snap a driver back to attention if their attention drifts while on the road.

Blind-spot monitoring detection

Another great addition is an aftermarket blind-spot monitor. This feature keeps an eye out for obstacles in your blind spots and warns you with an alert (usually a light on your driver and passenger-side mirrors) if someone is in your blind spot. Some blind-spot monitors will sound an alarm or cause a vibration in the steering wheel.

Rear-view or backup camera

Another aftermarket safety feature for your car that can add value to your vehicle is a rear camera. This displays the view behind your car as you're backing up, which can help you avoid hitting pedestrians or other vehicles. You can also gauge how far you are from walls and other cars while backing into a parking spot.

Learn about how insurance covers modified cars.

Are aftermarket parts covered under insurance?

With Progressive, the first \$1,000 of damage to aftermarket parts or modifications are covered under auto comprehensive coverage and auto collision coverage. If you have more than \$1,000 of components installed in your car, you'll need custom parts and equipment coverage which may pay up to \$5,000 for repairs or replacement parts. Aftermarket parts can increase the value and drivability of a vehicle, but you'll want to make sure you have the necessary coverage to repair them in case an accident occurs. Learn about how aftermarket parts work with insurance.

What is a "hot" used car market?

A "hot" used car market is one where the demand for used cars is high, driving prices up. Demand for used cars can increase due to a variety of reasons, such as an increase in buyers, a shortage of vehicles in general, sharp price increases for new cars, and many other economic factors.

Selling your car in a hot used car market

The potential drawback to selling in a hot market is finding a replacement vehicle. The

same market that drives the price up on your old vehicle can make it hard to find a replacement. A strong used car market often means the new car market suffers from the decreased supply. Selling your car at the right moment can be a great way to get some extra money. Learn more about the best time to sell your car.

The 2020-2021 used car boom

In 2020-2021, nearly all of the factors that drive a strong used car market came together at once to create one of the strongest used car markets in history. A semiconductor shortage made it impossible for manufacturers to meet the demand for new cars (which rely heavily on computer chips). The supply shortage for new cars drove more businesses and car rental agencies to buy up used cars, too, making used vehicles scarcer as well.

Learn more tips for trading in a car and tips for buying a used car.

Common RV insurance coverages and requirements

Most states distinguish between motorhomes (e.g., Class A, Class B, and Class C) and other kinds of RVs (e.g., travel trailers, fifth wheels, toy haulers, and more). Motorhomes – as the name implies – have a motor and can be driven independently. Trailer-type RVs require another vehicle to tow them. Because you drive your motorhome like a car, you'll usually need to carry liability insurance that meets the state's minimums for auto insurance coverage. On the other hand, the towing vehicle's liability policy usually covers trailer-type RVs.

Even when not required by law, RV insurance offers many coverages that benefit the RV owner, not all of which are available through the policy of the towing vehicle. Some coverages are similar to an auto policy but cover your RV specifically, such as:

- ☐ **Liability insurance:** All motorhome policies include liability coverage that meets the state's minimums, even if a towing vehicle's policy protects your RV. RV liability coverage pays for damage you cause others.
- ☐ **Comprehensive coverage:** Comprehensive coverage protects your RV against damage from unpredictable outside forces like natural disasters, theft, and vandalism.
- ☐ **Collision coverage:** Collision coverage can pay for damages to your RV when it's involved in an accident (with other vehicles, objects, or even rollovers that affect only the RV itself).

Learn more about RV collision and comprehensive coverage.

Other RV coverages

Other RV coverage options are designed specifically for the needs of RV owners, including:

- ☐ Replacement cost/personal effects: This coverage protects the personal property that makes your RV feel like home, including cell phones, laptops, cooking equipment, sporting gear, and more.
- ☐ Roof Protection Plus: Coverage for damage caused by wild animals and pests like rodents and birds.
- ☐ Full-time RV coverage: Special policies are available for people who use their RV as their primary residence and live in it for more than six months a year. Full-time RV coverage policies typically offer a mix of coverages found on traditional RV policies and homeowners or renters insurance policies for those who primarily live in their RV.

There are many more optional coverages to offer you peace of mind no matter what kind of RV you have. Get more information about all the different RV insurance coverages available.

RV and motorhome insurance rates by state

Many factors affect the cost of RV insurance. These factors include your age, driving history, how often you travel in your RV, and the specific coverages and limits you select. Use our RV insurance calculator before getting a quote or learning more about factors that affect RV insurance pricing.

Discounts on RV insurance coverage

Whether you're purchasing a bare-bones policy to meet state minimums for RV liability insurance or a full-time RV insurance policy with all the add-ons to protect your home on the road, Progressive can help you save. We offer customized policies and discounts in most states, including:

- ☐ Multi-policy: Bundle RV insurance with other policies like auto or homeowners and save.
- ☐ Original owner: You'll pay less if you're the motorhome's first owner.
- ☐ Quote in advance: Get a quote before you buy and save.
- ☐ Claim-free renewal: Get a discount automatically when you renew your policy if you

haven't made any claims.

Learn more about all of our available RV insurance discounts.

How to get RV insurance in your state

The pros and cons of building a house

The advantages of building a house

- ☐ It's new. When you build a house from new construction, everything – including the roof, the HVAC system, and the appliances – is brand new. Unless the construction is faulty or an unforeseen event damages your home, you likely won't have to make any significant repairs or replace high-priced items for years.
- ☐ You can customize it. You don't have to live with someone else's choices. You get to choose the floor plan, pick out the kitchen cabinets, and select the tile you want in the bathroom so your home will be exactly the way you want when you move in.
- ☐ It's more environmentally friendly. The materials builders use today are typically better for the environment and your health than what you may find in older homes. Plus, HVAC systems, appliances, and insulation are more efficient today and may help you save on energy costs.
- ☐ There's no competition. You won't get into a bidding war with other potential home buyers interested in purchasing the same property when you build a home.

The disadvantages of building a house

- ☐ You may pay more than you planned. You'll have an idea of the final price tag when you start building, but it's not unusual for additional expenses to pop up during construction. Your dream home could end up costing more than what you budgeted.
- ☐ There are many decisions to make. Building a new home allows you to customize many of the details. But making all those decisions can be stressful.
- ☐ You may have to wait. It could take several months from when the construction crew breaks ground until you can move into your new home, especially if you encounter bad weather during construction. Consider the possibility that you may encounter unforeseen delays or incur additional living expenses during this time.
- ☐ There's no curb appeal. When the builders finish your house, they may put down topsoil and either grass seed or sod. But there may not be any large trees to provide shade, flowers to brighten the yard, or other types of landscaping you might find with an existing house.

Pros and cons of buying an existing house

The advantages buying an existing house

- ☐ It's usually faster. If you buy an existing house, you don't have to wait months for the builder to complete construction before you can move in.
- ☐ There are fewer decisions to make. When you buy an existing home, the decisions about what type of granite to install, which appliances to choose from, and whether you want carpet or hardwood floors have already been made.
- ☐ You might be able to negotiate. When you build a home, there's not much wiggle room on the price. But if you find an existing home you like that's been on the market for a while, you might be able to get the purchase price down.

Learn more about the best time to buy a house and how to buy homeowners insurance for the first time.

Cons of buying an existing house

- ☐ There's no customization. In most cases, the decisions have already been made when you buy an existing house. You may be able to make changes, but it may take additional time and money.
- ☐ It won't be new. Chances are, you won't have a brand-new roof, siding, HVAC system, or appliances when you move in. If you know you'll need to make some repairs or upgrades, be sure to factor the added expense into your budget.
- ☐ There could be competition. If you want to buy a home in a hot real estate market, you may find yourself competing with multiple buyers to get the house you want.

Is building a house cheaper than buying an existing home?

Building a new house will typically cost you more than buying an existing home. According to the U.S. Census Bureau, the median sale price of a new home in the United States was \$400,600 in February 2022, while the median sale price of an existing home was \$357,300, according to the Federal Reserve of St. Louis.

What's the difference between rental car insurance and personal auto insurance?

Rental car insurance is an optional insurance policy you can buy from a rental agency that covers your liability for injuries to others or damage to their property, damage you cause to the rental vehicle, and medical expenses for you and your passengers if you're in an

accident. Your personal auto insurance may already cover most of the things that a rental policy would, including liability, vehicle damage (if you have comprehensive and collision coverage), and medical bills for you and your passengers (if you have medical payments or personal injury protection coverage).

Since most personal auto policies include coverage for rental cars, it may not make sense to buy a separate insurance policy from the rental agency. However, there are some cases where you may want to add rental car insurance. For example, if you don't carry comprehensive or collision coverage, then buying rental coverage for vehicle damage (known as a loss damage or collision damage waiver) could be a smart choice.

Learn more about rental car insurance and when to consider buying it.

What do I do if I damage a rental car?

Whether you're driving your own vehicle or a rental car, the first thing you should always do after an accident is make sure that no one is injured. Call 911 if necessary and move to a safe location out of harm's way. Exchange contact information with the other drivers involved, including the policy information found on your proof of insurance.

The next step is to document the incident. Take photos of the damage to both vehicles. If there are witnesses, speak with them and record their contact information. Make sure you call the police and provide them with the facts of what happened, as you'll need a copy of the accident report for insurance purposes. You should also record the names and badge numbers of any officers present.

Finally, contact your insurance company and the rental car company and let them know you've been in an accident. Policies vary across rental car companies, but most will ask you to complete an accident reporting form.

Important note: If you bought a loss damage waiver from the rental agency, then you won't be financially responsible for the damage to the vehicle. If you didn't buy a waiver, then you would file a claim under your comprehensive or collision coverage to pay for repairs or to replace the rental car.

Learn more about the steps to take after a car accident.

What if an unauthorized driver causes the rental car accident?

When you rent a vehicle, you must list the number of people who may be driving the car. Each additional driver increases the rental cost, although some rental companies will allow you to add your spouse free of charge. The rental contract serves as your agreement that only those listed on the forms will drive the vehicle. If an unauthorized person drives the rental car and causes an accident, the liability might fall on you rather than your insurance company or the rental car company.

What if my personal vehicle is hit by a rental car?

An accident involving a rental car can be complex. If you're hit by a rented vehicle, the liability can fall on both the rental car company and the other driver's personal auto insurance. Depending on where the accident occurs and whether the driver chose supplementary coverage or not, the rental car company may only be liable for a limited amount.

In that instance, the driver's insurance should cover the rest of the damage. If the driver who caused the rental car accident has no insurance, your auto policy's uninsured motorist coverage may cover the rest of the damages.

What if my rental car needs repairs?

If your rental car needs repairs after an accident, you should contact the rental company first to see if they have preferred towing companies or if they could send a tow truck of their own. If the rental vehicle can still be driven, the company may request that you drive it to the nearest rental agency.

You typically won't need to wait for repairs to the damaged vehicle. After an accident, the rental car company will likely issue you another vehicle for the term of your contract.

How to help prevent pipes from freezing in winter

- ☐ Insulate pipes: This applies to all pipes in general, but especially to pipes next to exterior walls and pipes in unheated locations like garages. This can take the form of pipe sleeves or UL-listed heat tape and cables. Even newspaper and duct tape can help in a pinch. Keeping garage doors closed as often as possible for unheated pipes is a good idea, too.
- ☐ Open cabinets containing exposed pipes: This lets pipes stay warmer by exposing them to the warmer air in the house. (Be sure to secure anything that could be poisonous to children

or pets.)

☐ Set faucets to drip: You wouldn't necessarily do this all the time, but it's a good idea during cold snaps to help keep water moving within the pipes. (Moving water is less likely to freeze than standing water.)

☐ Disconnect the hoses: If you have hoses outside, take them off any faucet fixtures. (And drain the hoses, so they don't burst from water trapped inside.)

☐ Don't lower the heat at night: Another step you may not want to do all the time, but it's advisable during especially cold weather. (It may also be less work for your furnace, which isn't a bad thing.)

When you can't prevent pipes from freezing

Even when you learn how to winterize a house and how to winterize house plumbing, your pipes could freeze regardless of the preventative steps you take. For example, losing power for an extended period during a cold snap or ice storm means no heat to keep the pipes warm.

But frozen pipes don't always crack, leak, or burst. If there's no detectable leak or burst and nothing happens when you turn on a faucet, you may be facing a frozen pipe issue. Leave the faucet turned on and consider calling a plumber for assistance. If a pipe has already cracked, turn off your home's water supply at the main shut-off valve and call a plumber. Turn on the faucets, too – even though there's no water supply, opening the faucets lets the warmer house air into the system to help thaw the pipes over time.

If you want to try thawing a pipe yourself, be extremely careful. Never operate any electrical device or appliance if a pipe in your home has burst and there's standing water nearby or around you because of electrocution danger. Also, don't use anything that has an open flame to thaw your pipes. You'll risk starting a fire and not having any water to put it out. Learn about how home insurance may cover plumbing damage.

Areas to address when winterizing your home

Beyond the pipes, pay attention to the following if you're considering how to winterize your home.

☐ Gutters: Ensuring the gutters are clear and in good shape helps prevent ice dams that can damage gutters and roof shingles, and ultimately lead to water damage and colder air in your home.

☐ Insulation: If you have an attic, scuttle, or crawlspace, insulating the area works hand in

hand with the gutters to help prevent ice dams. Also, since hot air rises, having a well-insulated attic floor helps keep your living spaces warmer.

☐ Windows and doors: Check for drafts and use caulk and weatherstripping to take care of them, which helps keep your home warm.

☐ Thermostat: Making sure your thermostat is set warmly enough also helps your home during winter weather. Programmable thermostats can help manage heating costs more efficiently.

Can I keep my insurance if I sell my car?

You can keep your car insurance after selling your car, but you'll need to make some adjustments. If you're buying or bought a new car, you can easily add it to your current policy. You typically need to provide the VIN, car make and model, and lienholder (if applicable) when adding a new vehicle to a policy. Note that your rate may change based on the make and model of your new car.

If you've sold your old car but haven't purchased a new one yet, a non-owner policy may be a good temporary option. You'll be covered when driving rentals or borrowed cars without risking a lapse in coverage.

Is renters insurance required in Rhode Island?

Rhode Island state laws don't mandate renters insurance, but it might be required as part of your rental agreement. Having coverage to protect your possessions may be a viable reason to consider taking out a rental insurance policy, even if it's not required.

Rhode Island renters insurance coverages

Check out the four standard coverages on nearly all Rhode Island renters insurance policies:

☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.

☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Rhode Island is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry and art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Rhode Island

Hurricanes and blizzards are the chief sources of weather-related incidents in Rhode Island, both of which can cause damage due to rain, wind, ice, frozen pipes, and other perils. Your Rhode Island renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits, minus your deductible.

Discounts on Rhode Island renters insurance

Progressive offers several discounts to help lower the cost of renters insurance in Rhode Island, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

[See more of our available renters insurance discounts.](#)

When are rental cars good to buy?

There are many advantages to buying a rental car, and some of them go right to the heart of the biggest concerns people have about buying cars in general.

- ☐ Strict maintenance: With a rental car, you can be confident that the company followed maintenance guidelines carefully. A well-maintained fleet is an essential part of a rental company's business.
- ☐ Lower prices: Because of the higher mileage and potential for wear and tear, rental cars sell for less than comparable vehicles driven by one previous owner.
- ☐ No haggling: One of the most deeply dissatisfying things for car buyers is the price negotiation. When you're buying a rental car, the price they offer is the price you'll pay.
- ☐ No hidden costs or upsells: With rental cars, the car you see is the car you get, with the price as marked and no hidden costs to decipher.
- ☐ Extended warranties: Many rental car companies offer a limited car warranty on your car purchase – usually one year/12,000 miles – which can add to your peace of mind.
- ☐ Try before you buy: Rather than taking a car for a test drive, rental car companies may let you rent the car for a few days to get a feel for it. If you decide to buy the car, they'll refund the rental fee.

Learn more about what to look for when buying a used car.

When is it bad to buy a rental car?

It's never necessarily bad to buy a rental car. It may only be a bad idea for your situation and needs. Here are a couple of things to consider.

Car mileage

Used rental cars are often 1-2 years old, but they come with mileage that's more often double what an average car that age would have. If you're hoping to buy a car you can keep driving for as long as possible, you'll have to determine whether the benefits outweigh a car's potentially shorter lifespan. Learn more about mileage on used cars.

Resale value

Alternatively, if you plan on selling the car at some point, you may find the resale value is less for a comparable car of the same age. This is not surprising, perhaps, since it was already less expensive when you bought it.

General wear and tear

Being subjected to different driving styles may increase the wear and tear on a car. It's also

a common belief that people treat rental cars rougher than their own cars. That belief may or may not be accurate, but the potential for more significant wear and tear should factor into your decision.

Fewer options

Most rental cars are equipped with the basics and not many options. If you're looking for a used car with lots of bells and whistles, you'll have a more challenging time finding that in a rental car.

How much is renters insurance in Rhode Island?

You can buy Rhode Island renters insurance for less than \$1/day.* Your rate depends on specific factors like your credit score, location, and coverage limits. Learn more about how renters insurance cost is calculated.

Get a Rhode Island renters insurance quote

Just moved in? Get home insurance with Progressive

Comparing the cost of leasing vs. buying

When you buy a new car, the overall cost is much higher than leasing. If you finance the purchase, you typically need a down payment that ranges from 10 to 20 percent of the car's value, and then you'll need to make a monthly payment. According to Edmunds, the average monthly payment for new vehicles hit an all-time high of \$569 in 2020.

Leasing a car can have high upfront costs too, but your monthly payment may be less than what you'd pay if you were financing a new car at full price. A lease requires a down payment as well as a security deposit. Some leases include other fees like bank fees, and you might also be required to pay sales tax on the down payment. Some states will require you to pay registration fees as well.

Our leasing vs. buying car calculator can help you easily compare the costs of both options.

Other things to consider when leasing or buying a car

A leased vehicle has mileage restrictions

Leasing companies place restrictions on how many miles you can drive a vehicle per year. The standard mileage is typically around 12,000 miles per year, depending on the leasing company. If you go over the annual mileage limit, you'll have to pay a charge for every mile driven after that. You may also have to pay penalty fees after exceeding the maximum annual mileage. If you know you'll drive more than the annual mileage limit in a year you might consider buying a car instead.

You may not have to pay for basic maintenance with a leased vehicle

In many cases, a car you lease might still be under warranty, or the leasing company might provide some maintenance coverage. For example, you may not be responsible for standard maintenance like oil changes when you lease a vehicle. This can save you a lot of money on maintenance costs.

Owned vehicles can be easily used for commercial or rideshare work

If you rely on a vehicle for work, buying a car might be your best option. It gives you more control over the vehicle and has no mileage restrictions. In contrast, leasing companies may restrict commercial or rideshare work like Uber, Lyft, or on-demand delivery services. Plus, the added miles you're driving could easily send you over the annual mileage limit. [Learn how rideshare insurance works.](#)

Is leasing or buying a car better?

There are benefits to both leasing and buying a car. If you want to trade in your vehicle for a newer model every few years and you don't drive long distances, then leasing can be a viable option. However, if you drive often, want to customize your vehicle, or you want more control over the amount of insurance you carry, buying a car may be the better choice.

Deciding whether to lease or buy a car isn't always easy. Ask yourself how far you regularly drive, how often you want to upgrade to a new vehicle, and whether the insurance and monthly payments fit your budget. Ultimately, it's a question of renting versus ownership. At the end of a lease, you can trade your keys in for a new set. If you own a vehicle, it's

yours to drive for years after you pay it off.

Why does buying a car give me anxiety?

Cars are big-ticket items – after a house, a car is probably one of the most significant purchases you'll ever make. It's a big responsibility, and there's a high chance you'll experience some stress and uncertainty throughout the car buying process.

Too many choices

You'd think a large selection of vehicles would make your decision easier. But having too many options can make you second guess your decision. A psychological theory reported by Psychology Today suggests that too many choices can make consumers feel stressed, unhappy, and disappointed. While there may not be significant consequences, cars are big-ticket items. Feeling stressed and the possibility of making the wrong decision are challenging emotions to handle.

Uncomfortable situations

Many people don't like confrontation, and the idea of confronting a pushy salesperson can seem scary. You may feel anxious that the salesperson will persuade you into buying the wrong car or that you'll have trouble negotiating.

Important financial decisions

Coming up with a budget and sticking to it is tricky – especially for something as important as a car. Several financial decisions include buying or leasing and finding a lender to offer you financing. There's also the matter of whether you'll get a good deal on the vehicle. Use our lease vs. buy car calculator to help you see whether buying a new car or leasing is right for you.

Use our car buying resources and car shopping service to help ease anxiety when buying a car.

How do heated seats work?

Heated seats have a heating coil under the seat cover. When you turn one on, electricity from the battery flows to the heating coil in the cushion to warm it up. Heated seats in

some vehicles have thermostats built into them to prevent overheating. The thermostat works just like the one in your home. When the cushion reaches a specific temperature, it turns off, and when the seat cools down, it turns back on until it reaches the thermostat's temperature again.

Some heated seats don't have thermostats that automatically shut them off. In that case, you'll need to turn off the seat before it gets too hot.

Benefits of heated seats in cars

When deciding whether heated seats are worth it, here are a few benefits to consider:

- ☐ Comfort: Heated seats make sitting in a cold car more comfortable. They heat up more quickly than the rest of the vehicle and can keep you warm while you wait for your vehicle to heat up.
- ☐ Temperature control: You can control the temperature on each seat separately. If you're cold but your passenger isn't, you can turn your heated seat on while they keep theirs off.
- ☐ Resale value: Heated seats are an optional feature in many cars and may help improve the resale value of your vehicle when you're ready to part with it.

Problems with heated car seats

While heated seats can make driving in cold weather more comfortable, it is possible to get too much of a good thing. There can be problems with heated car seats. If you use your heated seats too often, for too long, it may cause skin rashes, lesions, or burns. If you leave the seat on for too long, and it gets too hot or malfunctions, it could start a fire.

What cars have heated seats?

There was a time when heated seats were only available on luxury vehicles. Today they are available on a wide range of vehicles, including sedans, SUVs, minivans, and trucks. Heated seats may come standard on the base models of some higher-end vehicles. If you choose a more affordable car, you'll probably need to select a pricier trim package to get heated seats.

Can I add heated seats to my car?

If your vehicle doesn't come with heated seats, you can add them later. Aftermarket heated seats cost about \$300 to \$500 per seat, including professional installation. Or you can buy a seat installation kit and do it yourself. However, improperly installing the seat could damage the seat belt or cause a fire. Installation typically takes about an hour per seat but can vary based on the person's experience installing it.

What happens in a “no-fault” accident?

If the other driver is at fault in an accident, the process for submitting a claim varies by state.

In “fault” states, also known as “tort” states, the driver at fault in the accident bears the financial responsibility for the injuries and damages they cause. Keep in mind, while police officers sometimes determine fault, it can be a difficult and time-consuming task to prove to an insurance company that their insured driver caused the accident. If an insurer determines their driver is not responsible for your injuries and damages, your policy may cover you for related medical bills up to specified limits.

If you live in a “no-fault” state, as outlined by state law, your auto insurer pays for a portion of your medical bills (regardless of who was liable in the accident), including lost wages if you're unable to work because of injuries caused from the accident. In most cases, coverage for any vehicle damage is determined by who's at fault in the accident.

What should I do for a minor car accident with no damage?

Even a minor fender-bender could result in calling the police, exchanging information with the other driver, and notifying your insurance company (regardless of whether you intend to file a claim). It's also a good idea to take photos of the vehicles and property involved – you may need documentation if the other driver files an insurance claim.

How long do you have to file a car insurance claim?

Deadlines for filing a claim vary by insurer, state, and type of claim. Every state provides you more than a reasonable amount of time, but you shouldn't delay in contacting your insurer.

How do I get a car repair estimate?

Your insurance company may offer multiple options for their representative to inspect your

vehicle, including virtual or in-person visits at a shop, at your home, or another convenient location to determine the amount of damage. However, if repairable, you can also get estimates from any garage or repair shop you like. These estimates will help you understand what's involved to repair your vehicle and give you a general idea of how much the repairs will cost. Repair estimates may vary depending on several factors, including labor rates, parts, prices, and the amount of time necessary to perform certain repairs.

How long do I have to repair my car after an accident?

If your claim has been approved, and your insurer issues you a check, it's your decision on how to use the funds. While the payment was meant to compensate you for the expense of car repairs, you aren't mandated by your insurer to repair your vehicle. However, if you finance or lease your car, your lender may require the repairs to be made.

Who pays for my rental car after an accident?

If you weren't at fault in the accident, the at-fault driver's policy may pay for a rental car while your vehicle is being repaired. If you carry rental car reimbursement coverage on your own policy, you're covered for a rental car regardless of fault, up to your policy's limits. In either case, contact your adjuster to find out how you're covered.

Filing a car insurance claim with Progressive

Factors to consider when buying a house before marriage

Credit scores and interest rates

For married couples, both your credit scores will be considered on a loan application. When you're unmarried and applying for a mortgage, you have a choice: apply for the loan together, or just one of you can apply. If you have equivalent credit scores, being married or unmarried won't affect the interest rate you may get. But suppose your significant other has a significantly higher credit score than you, and you're unmarried. In that case, you may get the best interest rate if your partner applies for the loan individually.

Debt-to-income ratios

Another major factor in mortgage lending involves your debt-to-income ratio – the amount

of money you must pay on your debts every month, divided by your gross monthly income. A lower ratio is better in a lender's eyes because that makes them more confident you'll be able to pay back the mortgage loan. The debt-to-income ratio not only determines whether you'll qualify for a loan but also the total possible amount of the loan.

Consider which option gives you the lowest debt-to-income ratio – applying together, or having one of you apply for the loan. Also, understand which option allows you to buy a home you can afford – using one person's income for the application, or both? In addition to the ratio, the lender looks at the amount of income you have left over each month, some of which will go into paying the loan. That amount of available cash helps determine the amount of your loan approval.

Taxes and mortgage interest deductions

This is a situation for you and your significant other to consult with a tax advisor, but unmarried couples can't file joint tax returns. That means only one of you can deduct the mortgage interest from your taxes if you're unmarried.

When unmarried couples buy a house, who owns it?

When it comes to buying a house before marriage, legal implications like ownership need to be addressed. There's a difference between the mortgage, which is the loan for the house, and the deed, which is the official legal document that says who owns the home. It's okay by law if one member of the couple is listed on the mortgage but not on the deed, or vice versa. That said, there are a few options to consider when it comes to ownership. However, not all options are available or work the same in every state.

- ☐ Sole ownership: Only one of you owns the home and is listed on the deed.
- ☐ Joint tenancy: You equally own the home, and you're both on the deed. But if one of you dies and you're not married, the property must go through the probate process rather than automatically transferring to the survivor. (If you have a revocable living trust, you may be able to avoid the probate process.)
- ☐ Joint tenancy with rights of survivorship: This is similar to regular joint tenancy, except that if one of you dies, the survivor inherits the other's share of the property without going through probate.
- ☐ Tenancy in common: You're both on the deed, but you don't have to split the home's value 50/50 if you don't want to. And like joint tenancy, if one of you dies and you're not married, the property goes through probate.

You should consult together with professionals such as financial advisers, estate planners, and tax consultants to determine which option to pursue in your specific situation.

How to sell a car to a dealership

Selling your car to a dealer is simple, but you'll need to put in some work to get the best price.

Prepare the car

Before trying to sell your car to a dealer, clean it thoroughly and consider making minor repairs. To get the best offer, make it as easy as possible for the dealer to resell the car.

Determine your timeline

If you're not in a hurry, consider the best times to sell a car. But if you need the cash immediately, plan to get offers from a few dealers so you can get a competitive sale price.

Research your car's value

Use tools like Kelley Blue Book to get an idea of your car's market value. This will help you determine what you're willing to sell your car for, and you can reference your research when negotiating with the dealer. Note that dealers may factor in supply, demand, and their customer base when making their offer, so shopping around can be worthwhile. If you want to avoid negotiations, consider Progressive's car selling service through TrueCar to get guaranteed offers from local certified dealers.

Sign over your car to the dealer

Once you find a dealer willing to buy your car at a price you like, they should handle most of the paperwork for you. If you own the car outright, bring the title with you and be ready to review and sign a bill of sale with the dealer. If you're still paying off a loan on the car, you'll need to bring your loan information with you, inform the lienholder of the upcoming sale, and request a payoff (usually either a 10-day or 20-day payoff). This document informs the dealer of the current loan amount (remaining principal plus accrued interest) and the interest up to the specified payoff date.

Note: If you're selling a car with an active loan, you're still the one responsible for paying it

off, so the remaining balance on the loan will likely be subtracted from the price the dealer offers you. So if you owe more than what the dealer offers, you'll need to pay the difference to the lienholder.

When can't I use a collision deductible waiver?

A collision deductible waiver may not apply in some cases:

Collision deductible waivers vs. uninsured motorist property damage coverage

A collision deductible waiver and uninsured motorist property damage coverage (UMPD) are different insurance features. A CDW is an insurance feature that waives your collision deductible when a driver damages your vehicle. It only applies when collision is the primary coverage paying for the repairs to your vehicle. In contrast, UMPD is a separate coverage that directly pays to repair or replace your vehicle when an uninsured driver damages it.

In California, UMPD is only available if you don't have collision coverage. If your insurer offers CDWs, you typically must choose between carrying either a CDW or UMPD coverage.

Golf cart insurance coverages

Golf cart coverages are similar to the options on your car insurance policy. Those options include:

- ☐ Property damage liability: In the event of an accident caused by you that damages someone else's property, property damage coverage may cover the damages.
- ☐ Bodily injury liability: If you cause an accident that injures you or someone else, bodily injury coverage may pay for the necessary medical bills.
- ☐ Collision: Collision coverage may pay for repairs if you're in an accident that causes damage to your golf cart.
- ☐ Comprehensive: Comprehensive coverage covers loss or damage caused by anything out of your control, such as theft, fire, or being struck by an object like a fallen tree.

☐ Uninsured motorist: Uninsured motorist coverage covers you if someone hits you without the proper insurance to cover the cost of the damage or injuries you sustained.

Do I need golf cart liability insurance?

If you own your golf cart, there's a good chance that you use it for more than getting around the golf course. Many golf cart owners treat their cart as a secondary mode of transportation for getting around their neighborhood, taking light shopping trips, or getting to and from the golf course. But if you drive your golf cart on the road in some states or towns, insurance is required.

Even if it's not required, it's a good idea to get golf cart insurance. According to the American Journal of Preventive Medicine, during their study period from 1990 to 2006, there were nearly 150,000 injuries involving golf carts that required medical attention in the emergency room. The report also found that the number of injuries increased each year.

Does car insurance cover golf cart accidents?

A standard car insurance policy probably won't cover your golf cart. Most golf carts aren't classified as cars, but in some cases can be classified as Low-Speed Vehicles, a separate class of transportation.

Is a golf cart covered under homeowners insurance?

A golf cart may be covered under your homeowners insurance policy while it is on your property. However, once you leave your property, most homeowners insurance will no longer cover your golf cart. Most homeowners insurance policies won't cover a golf cart that's registered to be driven on roads.

How to insure a golf cart

You can buy a separate golf cart insurance policy to cover your golf cart. If you already have car or homeowners insurance, you may be able to bundle your golf cart insurance with your existing coverage to save money.

If you're going to drive your golf cart on public streets, you may be able to buy a policy

that's modified motorcycle insurance coverage. Keep in mind that many states and municipalities have laws regarding the streets you're allowed to drive on in a golf cart. Those laws usually restrict the maximum speed limit a road can have for legal golf cart usage.

Is renters insurance required in Pennsylvania?

Renters insurance isn't required by Pennsylvania law, but your landlord or building management company may require that you obtain a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It may also pay for you to live elsewhere if your residence is not suitable to live in while it's being repaired or rebuilt due to a covered loss.

Pennsylvania renters insurance coverages

Check out the four standard coverages on nearly all Pennsylvania renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Pennsylvania is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ **Water back-up:** Your standard renters policy may not cover water that backs up through sewers or drains or discharges from a sump pump. Water backup coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Pennsylvania

According to the Insurance Information Institute, there were over 15,000 motor vehicle thefts in Pennsylvania in 2020. While renters insurance won't cover a stolen vehicle, your renters policy may cover items stolen from your vehicle, up to your policy's limits and minus your deductible.

Discounts on Pennsylvania renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Pennsylvania, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

[See more of our available renters insurance discounts.](#)

What does renters insurance in PA cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Pennsylvania, including your location and coverage limits. [Learn more about renters insurance cost factors.](#)

Get a Pennsylvania renters insurance quote

Do I need golf cart insurance in Florida?

Even though having golf cart insurance in Florida isn't a requirement, not having coverage

can carry steep financial risks. A new golf cart usually costs around \$7,000 to \$9,000. If you're uninsured and in an accident involving your golf cart, you could be responsible for paying an injured person's medical bills and for any damages caused – even if you weren't behind the wheel at the time.

Florida ranked sixth in 2019 for states with the highest percentage of uninsured motorists, according to the Insurance Research Council. At the time, 20.4% were uninsured. In a golf cart accident involving another motorist, there's a chance that the other driver won't have any insurance coverage. You'd be unprotected – even if you weren't at fault.

Which insurance coverage applies to golf carts?

Adding a golf cart to an existing homeowners insurance policy is an option, but there may be limitations. For example, coverage may not follow you if you drive the golf cart outside your immediate community. In addition, it might not pay for your medical costs or third-party injuries.

A stand-alone golf cart insurance policy would likely include broader protections, including medical payments coverage, liability coverage, collision coverage, and uninsured motorist coverage, as well as comprehensive coverage for other damages from events such as theft, vandalism, flooding, wind, and fire.

Should I get a collision deductible waiver?

A collision deductible waiver may make sense if you choose a high deductible for your collision coverage. Auto insurance deductibles typically range from \$100 to \$2,500. If you have a deductible at or above \$1,000, then a CDW could save you a significant amount if an uninsured motorist damages your vehicle. With a CDW, you pay a little more upfront to save yourself from paying a large deductible in the future.

Do you need rideshare insurance?

Rideshare companies are usually mandated by state law to provide coverage for their drivers. However, because your rideshare company's policy may not cover you in situations when you're waiting for a passenger, most insurers, including Progressive, require you to add rideshare insurance to your personal auto policy if you drive for Uber, Lyft, or any other rideshare service.

What if I don't tell my insurer about my rideshare driving?

Engaging in ridesharing activities opens you up to potential liabilities that your personal auto policy may not cover, so an insurer could cancel or non-renew your policy if they find out you're driving for a rideshare service and didn't notify them. Always contact your auto insurer before you start ridesharing to make sure you're not violating the terms of your policy, and to add rideshare coverage.

Important note: Some insurance companies don't offer rideshare coverage or only offer it in certain states. If yours doesn't, you can switch to a company that does or consider a commercial auto policy. In fact, some states and rideshare services may require you to purchase a commercial policy instead. Commercial insurance is typically more expensive, but in some instances it's the only way to obtain rideshare coverage.

How does rideshare insurance work?

Here's how your coverages may shift during a typical ride on a platform like Uber or Lyft:

When you're offline

Any insurance provided through Uber or Lyft won't apply during this time period. Instead, your personal auto insurance policy with your selected coverages will apply.

When you're waiting for a ride request

The ridesharing company may provide insurance that covers liability for bodily injury and property damage. Be sure to contact your rideshare company to confirm how you're protected.

What rideshare insurance typically covers:

- ☐ Comprehensive & collision: These coverages include the same deductible as your personal policy.
- ☐ Uninsured/underinsured motorist (*UMUIM*): Uninsured/underinsured motorist coverage types and limits are generally the same as your personal policy, except coverage is provided only for the driver during this period.
- ☐ Additional coverages: Roadside assistance, rental car reimbursement, and other

coverages may apply if you have them on your policy.

When you accept a request

The ridesharing company may provide some insurance covering liability for bodily injury and property damage up to the policy's limits. It may also provide contingent coverage for physical damage to your vehicle and uninsured/underinsured motorist bodily injury coverage. Rideshare coverage may also cover:

- ☐ Additional coverages: Roadside assistance, rental car reimbursement, and other coverages may also apply during this period if they're on your policy.
- ☐ Deductible reimbursement: Depending on your insurer, you may be reimbursed for the difference between your policy's deductible and the ridesharing company's deductible.

Other FAQs about rideshare insurance

What if I'm at fault in an accident and my customer is injured?

Any liability coverage under the ridesharing company's policy may cover injuries to your passengers up to the policy's liability limits.

Does rideshare insurance also apply to delivery services?

Your rideshare coverage may also apply when you're operating on a delivery service platform, such as Uber Eats or DoorDash. However, the extent to which your personal auto policy with rideshare coverage applies will vary by insurer, state, and whether the delivery company provides any insurance coverage as well. Progressive rideshare insurance applies to delivery services in most states. For more information, call us at 1-866-749-7436.

What if I want to use my commercial vehicle for ridesharing?

If you drive a taxi, limousine, or any other vehicle used by a business to transport people for a fee, you typically need a commercial auto policy, or livery insurance. Progressive offers for-hire livery insurance in 43 states. Call us today to speak with a licensed expert or specialty agent for commercial policies. You can also get a livery insurance quote online.

How much is rideshare insurance?

While affordable, adding rideshare coverage will increase the price of your personal auto policy. The amount of the increase varies based on numerous factors such as your vehicle,

state, driving history, and your policy's existing coverages and limits.

Rideshare coverage through Progressive

We offer affordable ridesharing insurance as an add-on to your personal auto policy in most states. In the states where a rideshare endorsement on your personal policy isn't available, we can help you obtain a commercial auto policy.

Current Progressive customers

Call us at 1-866-749-743 and a licensed professional will let you know if you can add rideshare insurance to your personal auto policy or if you need a commercial policy.

New Progressive customers

Get a car insurance online or call us at 1-866-749-743 and let us know you're driving for a rideshare company.

Is golf cart insurance required?

Golf cart insurance rules vary state by state. While golf cart insurance may not be a legal requirement in your state, it may be worth considering for the added protection it provides in case of an accident.

Golf carts can't be covered under your regular car insurance – you'll need a specific golf cart insurance policy for that. You can sometimes add a golf cart as an insurance rider on a homeowners insurance policy, but it's only covered when it's on your property. The best way to protect your assets then is with a specialized golf cart insurance policy.

How much does golf cart insurance cost?

Basic liability insurance is available from \$75 per year* with Progressive. Note that the exact golf cart liability insurance cost may vary based on several factors, including your age, where you live, your driving history, and the specifications of your golf cart. The liability portion of your insurance policy will help pay for property damage and injuries to others if you're at fault in an accident.

From there, you can add additional coverages to your policy. The more coverage you add, the higher the average cost of golf cart insurance will be, but you'll have more protection if you get into an accident on your golf cart. Learn more about what golf cart insurance covers.

How can I save money on my golf cart insurance cost?

You may be able to lower the average cost of your golf cart insurance by following some additional steps:

- ☐ Bundle golf cart insurance with homeowners insurance
- ☐ Pay for your annual premiums in full rather than monthly
- ☐ Sign up for automatic payments
- ☐ Choose a higher deductible, which is typically accompanied by a lower premium

What are the requirements to drive a golf cart?

Each state has its own set of rules when it comes to golf carts, so be sure to check the law governing golf carts in your state before you head out on the road. Even if golf cart insurance isn't mandatory where you live, it can still be beneficial to have. It will offer some financial security if you get into an accident or if something happens to your vehicle.

Basic liability coverage can vary based on a few factors like age, location, and driving history. You can also choose to upgrade your insurance to include comprehensive coverage and collision coverage, medical payments coverage, uninsured motorist coverage, and accessory coverage for an additional cost. Here are a few basic golf cart guidelines that hold true across the entire country:

Golf carts can only operate during daylight hours

If your state allows golf carts on public roads, make sure to limit your driving time to the hours between sunrise and sunset.

Golf carts need to be street legal

A standard golf cart can't be driven on public roads in most states. To take your golf cart off private property, you'll have to make a few upgrades. Street-legal golf carts need to have headlights and taillights, brake lights, reflectors, mirrors, turn signals, a windshield, a horn, and seatbelts.

Don't drink and drive a golf cart

Just like any other vehicle, you need to be below the legal limit of alcohol while operating a golf cart. Otherwise, you could receive a DUI (while also putting the safety of yourself and others at risk).

You may need to register your golf cart

If you're planning to take your golf cart onto public roads, you may need to register it with the state and get a set of license plates. If your golf cart isn't leaving your private property, you probably don't need to register your vehicle. However, double-check with your state's DMV – just to be sure.

Learn more about what golf cart insurance covers.

Do you need a driver's license to drive a golf cart?

Most states require drivers to have a license when operating a golf cart on public roads. However, some allow persons without a license to drive a golf cart as long as they're accompanied by a licensed adult or driving on private property.

How old do you have to be to drive a golf cart?

The legal age to drive a golf cart varies by state and can fall anywhere between 12 and 18 years old, depending on where you live. Many states set 16 as the age when you can start driving a golf cart. Young drivers without a license often need to be accompanied by an adult. And if someone underage and unlicensed gets into an accident, it's the parents or guardians who may be liable to pay for damages.

How does Florida define a golf cart?

The Florida Department of Highway Safety and Motor Vehicles defines a golf cart as a motor vehicle designed and manufactured for use on a golf course for sporting or recreational purposes that can't exceed 20 miles per hour. They can be driven on designated roadways that have a max speed limit of 30 mph.

Low-speed vehicles, or LSV, are a separate category in Florida. LSVs have a top speed

greater than 20 mph but lower than 25 mph. These vehicles can only be operated on streets where the speed limit is 35 mph or slower. The rules that apply to them are very different, too. Some golf carts have been converted to low-speed vehicles, so the distinction might not be apparent at first glance. But once your golf cart is street legal, it will require golf cart insurance.

What are the rules for operating a golf cart in Florida?

Golf carts don't need to be titled or registered in the state. According to the Florida Department of Highway Safety and Motor Vehicles, personal injury protection or property damage liability aren't required to operate one.

Operating a golf cart in Florida means adhering to the local rules. The type of road that's designated for golf cart use can vary by county. Normally golf carts aren't allowed to cross a county road or state highway, but there are some exceptions such as if the road or highway intersects a golf course or mobile home park.

Do you need a drivers license to drive a golf cart in Florida?

A driver's license isn't required to drive a golf cart in the state of Florida, though the golf cart operator must be at least 14 years old to drive on designated public roadways and must adhere to the local rules.

Are golf carts street legal in Florida?

The rules that apply to golf carts in the state may vary depending on the community, but only low-speed vehicles that meet minimum conditions can be "street legal." LSVs are allowed on public streets with a posted speed limit of 35 mph or slower and can cross a road with a higher speed limit. The operator must have a valid driver's license with them.

How can you make a golf cart street legal in Florida?

Converting a golf cart into a street-legal low-speed vehicle in Florida requires an inspection by the Florida Motorist Services Regional Office to ensure it has the following safety equipment: a windshield, driver-side, and interior rear-view or passenger side mirrors, headlamps, a parking brake, front and rear turn signals, a seatbelt for every seat, reflex reflectors as well as tail lamps and stop lamps.

It will then be given a vehicle identification number (VIN) assignment before you can apply for title and registration. You must bring several forms and documents, including a certified weight slip for the converted golf cart, and pay applicable fees. Then, once your golf cart has been converted to a street legal, low-speed vehicle, you'll need insurance. LSV insurance in Florida is required with at least \$10,000 in personal injury protection and \$10,000 personal damage liability coverage. This follows the state's no-fault law.

How much is the security deposit?

Most security deposits are the equivalent of one month's rent. But depending on the state, some landlords can charge two months' rent or even more. (Check this list to find out the laws in your state.) In most cases, your security deposit is fully refundable, assuming you don't break the terms of the lease, such as nonpayment of rent, or damage to the apartment. On that note, be sure to find out what kind of penalty you have to pay if you need to exit your lease early. Those costs may come out of your deposit payment.

Is renters insurance required?

This is one of the most important questions to ask before renting a house or apartment. Some buildings make renters insurance mandatory to reduce the risk for disputes between the landlord and tenant if something happens to a tenant's belongings. Even if your landlord or complex doesn't require a renters policy, renters insurance is generally affordable and may protect your belongings, provide personal liability coverage, and pay for additional living expenses or loss of use if you're unable to live in your residence due to a covered loss.

Your landlord is responsible for covering the building and common areas, while personal property coverage on a renters insurance policy may cover the items tenants bring with them when they move in. If you have items in a storage unit, personal property coverage may also cover a percentage of your possessions.

If you're liable for damages to your unit or rental home, personal liability coverage on your renters policy may cover you up to your policy's limits.

Learn more about renters insurance coverages.

Many insurance companies allow roommates to share a renters insurance policy. However, keep in mind that any claim made by your roommate will go on your insurance record.

Learn more about renters insurance with roommates.

Questions to ask about house rules

Every building or landlord has its own set of rules for tenants, so it's best to know everything upfront. For example: If you have a dog and the building doesn't allow pets, that's likely a deal-breaker for both sides. Here are some other common questions to ask a landlord before renting a house or apartment to clarify a property's specific policies and regulations:

Can I modify the unit?

Some landlords charge tenants for putting nails into the wall to hang up pictures, while others don't mind if you paint the bedroom your favorite color. Knowing what to ask when renting an apartment can help you find out what personalized touches are acceptable ahead of time.

Are guests allowed?

If you live in a walk-up apartment, chances are you can have guests as often as you want. But some multi-unit properties with lobbies have special rules for when guests can come and go. Ask ahead of time or consult your lease to know the property's policies.

Can I sublet my unit?

If you're thinking of asking someone to stay in your place during your lease, be sure to find out if that's an option before giving that person your keys. Subletting the space on your own without telling your landlord might violate your contract – and result in a financial penalty, or even eviction and losing your security deposit.

Get a renters insurance quote

Do students need renters insurance for off-campus apartments?

If you're renting an apartment or home off-campus, your landlord may require you to carry renters insurance. Students living off-campus may be covered under their parents' homeowners insurance, but check your parents' policy to be sure. You may need your own renters policy to cover your belongings and protect yourself if you're liable for someone's

injuries or property damage.

Does each tenant need renters insurance?

Renters insurance is never required by law and typically isn't mandated by your college or university if you're living in a dorm. However, it's possible that an off-campus landlord may require each tenant to purchase their own renters insurance policy. Depending on your state and insurer, you may be able to list your roommate on your renters insurance policy for an additional cost. However, if you're sharing a policy, filing a claim could be complicated when it comes to shared items or property in the rental home. Moreover, it may be difficult to accurately split the cost of a renters insurance policy if you have more belongings to protect than your roommate, or vice versa.

FAQs about renters insurance for college students

Can renters insurance cover students responsible for injuries or damages?

If a guest was injured at your apartment or their property was damaged and you're liable, personal liability coverage on your renters insurance policy may pay for injuries and damages up to your policy's limits.

Is renters insurance offered by colleges and universities?

Renters policies generally aren't offered by colleges or universities. If you're looking for the best renters insurance for college students, explore a policy from a reputable insurance company customized to protect your personal property and valuables.

Does renters insurance cover bicycles?

Renters insurance may cover a bicycle kept on or off-campus if stolen or damaged by a covered peril. Depending on your insurer, you may need to list or "schedule" your bike as an add-on item to your policy.

Learn more about insuring your bicycle.

What doesn't renters insurance cover for college students?

Renters insurance won't cover damage to your building, which falls under your landlord's

insurance if you live off-campus or the college's insurance if you live in any type of housing owned by the university. Wear and tear to your belongings also isn't covered by your renters policy.

While your renters policy may cover personal belongings in your car, any damage to the vehicle itself would be covered by your auto insurance policy.

How to get renters insurance for your dorm or college apartment

What is not covered by an umbrella policy?

Umbrella insurance isn't a ticket to be reckless or unruly. An umbrella policy won't cover criminal activities or intentionally harmful acts. It also won't cover injuries to you or damage to your property. If you own a business, personal umbrella insurance doesn't double as commercial umbrella insurance; you'd need to purchase a separate commercial umbrella policy.

Do I really need an umbrella policy?

If your net worth exceeds the maximum liability coverage you can get via your standard insurance policies, you'll need an umbrella policy to help protect your assets in case you're found liable for an incident that has devastating financial repercussions. Accidents happen, and you may need umbrella insurance if you want your finances and assets to be fully protected.

Can I trade in a financed car for a lease?

A dealer may allow you to trade in a financed car for a lease, but you'll still be responsible for the amount you owe on your current car's loan. Due to depreciation, you may owe more on your vehicle than its trade-in value. A dealer might work this difference into your new lease payments, or you may need to continue paying your current car's loan payments and your new lease payments. Use this [monthly car payment calculator](#) and learn more about trading in a car with a loan.

What is the typical penalty for breaking an apartment lease?

There is no typical penalty for breaking an apartment lease early. The consequences you face – if any – depend on the situation. A tenant that leaves a contract with no forewarning and no reason could face a lawsuit, but someone that speaks with their landlord and has a valid reason for leaving, such as a job offer out-of-state, might be able to negotiate an acceptable settlement that's less than the total amount remaining on the lease.

Where permitted, some leases include provisions regarding early termination fees, such as one to two months' rent. And, even if the lease does not, some landlords are willing to work with tenants. If they can find a new resident willing to take on the lease, the tenant breaking the lease may not have to pay the remaining months' rent. This only typically occurs if you provide the proper notice, though. Contracts typically require some notice—such as 30 days—before leaving.

Failing to provide this notice can result in the landlord charging the entire remainder of the contract at once. Before you sign a lease, learn what questions to ask when renting an apartment.

How to break an apartment lease

Read your rental contract

If you need to end your apartment lease early, find out what terms you agreed to and what the contract says about potentially breaking the lease early.

Speak with your landlord

Explain your reasons for wanting to break the apartment lease early. If you're able, offer to help find a new renter to take your spot. While that responsibility typically falls to the landlord, offering to help shows that you're willing to make the transition as easy as possible.

Review the termination offer

Your landlord may give you a termination offer. You should expect and be ready to pay at least a small fee for breaking the lease early. If your landlord is uncooperative or tries to charge exorbitant fees, it can be a good idea to seek legal advice. You might also look for a tenant's union in your area for advice. These unions will know what landlords can and can't do upon breaking a lease early and exist to help protect tenants.

What are good reasons for breaking a lease early?

There are only a few circumstances when breaking an apartment lease is possible with no penalty, depending on your state and situation. You may wish to seek legal advice in these circumstances.

If living in the apartment puts your health at risk, you may be able to break the lease and move. According to most state guidelines, housing must be "fit and habitable." If you don't have running water for an extended period, there are dangerous gas leaks, or other unsafe situations, the home may not fit to inhabit. However, make sure to document every incident if the situation goes to court. And your lease may require you to first notify your landlord of the defect to give the landlord an opportunity to remedy the defect before you can break the lease.

The Servicemembers Civil Relief Act (SCRA) protects military service members if they are called to active duty.

Your home is considered your personal space, and as such, you expect privacy. If your landlord enters to perform repairs or changes the locks without first informing you, you may have a legal cause to break your lease early.

How to start preparing to buy a house

When preparing to buy a house, find out what the average cost of a home is in your neighborhood. Figure out what you need to buy a house and start saving if you don't carry sufficient funds to cover closing costs. An expected down payment is sometimes 20% of the home's value, but many people pay much less – as little as 3% in some instances. However, the more you put down, the lower your monthly payments will be. Keep in mind that if you're looking in a competitive market, a higher down payment will give you an edge. You may also want to consider saving additional money to make upgrades to your home after you buy it, such as a new paint job or new furniture.

Decide what you can afford

The next step when preparing to buy a house is deciding how much money you can spend on a home. If you're financing the home, prospective lenders may require a certain debt-to-income ratio, which means your monthly debt payments shouldn't exceed a certain

percentage of your monthly earnings.

Lenders will also check your credit score to qualify you for a loan. If your credit score isn't where it needs to be, you may be able to raise your score by paying off unsecured credit card and loan balances, as well as making timely payments. You can also request copies of your report from each of the three major credit bureaus. If there's false information on your credit report, you can dispute the item and potentially raise your score. Some lenders may even offer you more than you expect, but it's essential only to purchase a home you can afford, to avoid undue financial strain as a homeowner.

Consider a real estate agent

Preparation for buying a home can involve a lot of searching, paperwork, and stress, but you can lay out your exact demands for a home to a real estate agent. A real estate agent may know about home listings that aren't available online and can help you navigate the home buying process more efficiently and find a better price. It's their job to do everything in their power to find you a home that fits your desires.

Decide if you want a fixer-upper or a new home

There are brand new homes being built – and sold – every day. Newer homes may attract a buyer who doesn't want to deal with the maintenance issues of older homes. Homes that need significant upgrades, on the other hand, might be priced more affordably. If you're handy with tools and you don't mind putting in the physical effort, a fixer-upper is one way to reduce costs. Learn more about buying a fixer upper and building vs. buying your first home.

Visit open houses

Almost every home that goes up for sale will have an open house at some point. This is an opportunity for interested buyers to walk through the space and examine it for themselves. It can give you a good idea of the views from the windows, your proximity to other neighbors, and any potential problems that may come with the home. Many homes also offer 3D walkthroughs online.

Tips for mortgage approval and buying

One step you can take to prepare to buy a home is to get pre-qualified or pre-approved for a mortgage. It shows sellers that you're serious, and a pre-approval letter is sometimes required before a real estate agent will work with you. It can also give you an advantage over someone who hasn't yet taken that step.

Consider having cash on hand for what's known as an earnest money deposit. This is the money that will accompany your offer, typically between 1% to 2% of the home's value. This money is held in escrow and shows the seller that you're committed to purchasing the home. The funds are usually applied to your closing costs or down payment. Learn about private mortgage insurance and how escrow and homeowners insurance works.

How does trading in a car work?

When you trade in your car rather than selling it, there are some trade-offs to keep in mind. The main disadvantage of a trade-in is that a dealer is unlikely to give you the car's full value since they need to sell it for a profit. On the other hand, trading in a car instead of selling it yourself saves time, since you won't need to advertise the car or meet with potential buyers. What's more, when you trade in your car, you can put its value toward the purchase of your next vehicle. Learn more about trading in for a used car and trading in a new car or trading your car in for a lease.

Much of what you'll experience with a trade-in is the same as a private party sale. You'll need to be informed about the vehicle's current value, prepare the vehicle for sale, and negotiate a price with the dealer.

Steps for trading in a car

Find out your car's worth

Get an estimated value from a neutral third party and consider getting an assessment of the vehicle from a trusted mechanic to see if anything needs work. By finding out the cost of any necessary repairs, you have an idea of how much they might detract from your car's current value.

Prepare your car for trade-in

Prepare the vehicle for sale by cleaning it up and performing any minor repairs that may impact the car's resale value. Also, make sure you disconnect any accounts and wipe any stored data for things like satellite radio, Bluetooth pairings, or identifying data like a home address. Collect anything you'll need to sell the car like the keys, title, registration, and information about any outstanding loan. Learn more about what you need to trade in your car.

Negotiate an offer

Make an appointment with the dealer where you intend to buy your next car and get your trade-in appraised. Wait, if you can, until the end of the month, fiscal quarter, or end of the year, as these times are typically the best opportunities to get deals.

Close the deal

Remember that the cost of your new car and the value of your trade-in are two separate things – and you can negotiate both. Try to talk to the salesperson about each aspect of the deal individually. A good trade-in value isn't worth much if you end up paying too much for the new vehicle.

Learn about more tips to trade in your car or consider selling or trading in your vehicle online through Progressive's Car Shopping Service, for greater convenience.

Should I get my car repaired before trade-in?

Keeping your vehicle in top shape can get you a better price. On the other hand, convenience is one of the big draws of trading in your car, and dealers typically have an on-site mechanic who can perform any necessary repairs. You may consider having the vehicle repaired before you trade it in if you have the time, but you have more flexibility on repairs when you trade in than with a private party sale.

Once your car is ready, you can start preparing to trade it in. If you own your car outright, the car's total value is yours. If you're still paying it off, you can expect to get the value of the car's equity – the difference between the car's value and what you still owe on the loan – as your trade-in value. If you owe more than the car is worth, you won't have any value to trade in, but you may be able to get the dealer to pay off your old loan and roll that amount into your new auto loan. Learn more about trading in your car with a loan.

How does trading in a car for a lease work?

Trading in a car for a lease on a new vehicle works similarly to other trade-ins. You'll negotiate a trade-in value based on your research and the dealer's offer. Then your lease will be set up with the trade-in value subtracted from your initial deposit or future lease payments. Get some car trade-in tips to help you get the most out of this transaction.

What happens when you trade in a leased car?

Leasing a car means you're paying to use a vehicle for a set amount of time, usually two to four years, rather than buying it. Once your lease ends, you might be able to buy the vehicle for a set price or sign a new lease on another vehicle at the dealership. The leasing company may charge lease-end fees when you return the vehicle.

If your lease isn't up and you want to trade it in now, you'll likely be required to buy out the lease (essentially, purchase the car outright) before you can trade it in. Buying out the lease may result in you paying a significant amount more than the car's trade-in value, so do the math before you buy out your lease intending to trade it in:

- ☐ Find out the vehicle's depreciated value
- ☐ Inquire about any fees for terminating your lease early
- ☐ Ask what it would cost for you to buy out the lease
- ☐ Get an estimate for its trade-in value

There could be restrictions on selling the leased car to a third party, especially if the vehicle's current value is significantly higher than the cost for you to buy out the lease.

How does umbrella insurance work?

Umbrella insurance works as a secondary layer of liability protection in addition to your personal liability coverage and other vehicle liability insurance coverage. It helps protect your assets from liability claims made against you that exceed your liability limits. Consider these five examples of how umbrella insurance could work to protect your assets:

- ☐ Vehicle accident: You're found liable for an accident that resulted in personal property damage and/or bodily injury costs that exceed your standard policy's limits. Umbrella insurance can cover the excess liability costs up to your umbrella policy's limit.

- ☐ Injury on your property: Someone is injured while on your property or on a property you've rented out. The injury costs you're liable for exceed your personal liability limit, and your umbrella insurance can cover those liability costs up to your umbrella policy's limit.
- ☐ Dog bite: Homeowners insurance coverage for dog bites differs by insurer, but if your dog bites someone, resulting in medical or legal costs that exceed your personal liability coverage, umbrella insurance can offer coverage.
- ☐ Lawsuit: A person or business brings a personal injury lawsuit against you and you're found liable for bodily injury, slander, libel, or defamation. Depending on your insurer and policy, umbrella insurance may provide coverage for what you owe and the associated legal costs, if they exceed your other applicable insurance policy's limits.
- ☐ International incidents: Depending on your policy, umbrella insurance policies may provide coverage for incidents that happen abroad and you're found liable for, even if your other policies don't offer international coverage.

Do I need an umbrella policy?

To determine if you need an umbrella policy, calculate your net worth (add up your assets and savings, and subtract any debts), and find out your current liability limits. If your net worth exceeds your liability limits, ask your insurer if you can increase your coverage. If the maximum liability coverage you can get via your vehicle and homeowners policies is still less than your net worth, you'd need umbrella insurance to cover all of your assets. Note that while umbrella insurance can provide helpful coverage, it's not required by law.

How much does umbrella insurance cost?

Umbrella insurance can be affordable, especially considering the small premium you pay for the broad protection you receive. Typically, an umbrella policy costs around a few hundred dollars per year for \$1 million of coverage, depending on the insurer. Progressive offers personal umbrella insurance with coverage limits up to \$5 million. Your umbrella policy also applies to family members in your household.

What is a car purchase agreement?

A car purchase agreement serves as a contract between you and the dealer that finalizes the terms of your car purchase. The dealer may call it a car purchase agreement, a car sale agreement, or dealer bill of sale. However, a bill of sale is typically a simplified version used when buying a used car from a private party. The car purchase agreement is an official document that outlines all the details of the sale, including:

How do you dispose of an old boat?

Home buyer's home warranty vs. homeowners warranty

Both types of home warranty offer similar coverages. The difference is that buyers typically purchase a home buyer's home warranty before closing on a home. A home buyer's warranty typically doesn't cover existing issues flagged in a home inspection. The buyer expects the seller to repair those items or deduct the cost of the repairs from the purchase price. As a result, a home buyer's home warranty is usually less expensive than a homeowner's warranty, which may cover systems that are older or closer to needing repair or replacement.

What does a home buyer's warranty cover?

A home buyer's warranty usually covers major appliances and/or systems like plumbing, heating, and cooling, and electrical. Some providers and plans let you customize your home warranty insurance coverage by selecting specific combinations of items (e.g., systems plus just the refrigerator and oven).

How does a home warranty work for the seller?

Sellers may choose to get a home warranty policy to cover their home and make it more appealing to buyers. A home warranty policy gives buyers the confidence of knowing that there's protection for the whole property. That can make things easier for the seller, too. If something breaks soon after closing, the buyer won't need to contact the seller. Learn more about how home warranties work.

Are home warranties transferable?

In general, yes. Sellers can use their existing home warranty protection as a selling point with potential buyers. However, each provider has different policies so check the details of any plan before purchasing.

Is a home buyer's warranty worth it?

The needs of each homeowner are different. If you're buying a house, having a home buyer's warranty can give you protection against big repair bills. If something happens to the major appliances and systems, the warranty will cover it. Depending on your concerns and finances, a home buyer's warranty can provide peace of mind.

For many people, the outlay of a down payment, closing costs, moving expenses, and all the other costs associated with buying a home can be stressful. A home buyer's warranty may make it easier to budget for further expenses and make unexpected repairs more manageable financially.

What is the difference between perils vs. hazards?

A peril is the cause of the loss, and a hazard increases the likelihood of a peril happening. People often mistakenly interchange perils and hazards when discussing property insurance, but they aren't synonyms.

How to get motorcycle insurance in Ohio

What's the difference between home insurance and warranty?

Although the customer experience for both a home warranty and home insurance are similar, there are some important differences.

Homeowners insurance

- ☐ Covers your home's structure and anything permanently attached to your house
- ☐ Covers structures that aren't permanently attached to your home
- ☐ Pays to repair or replace your belongings
- ☐ Pays for injuries or damages you or your family members cause to others

Learn more about what homeowners insurance covers and how home insurance works.

Home warranty

- ☐ Covers major appliances and systems like ovens, boilers, and septic systems
- ☐ Helps pay for repairs or replacements when covered systems fail due to age and normal wear and tear.

Learn more about how home warranties work, and if they are worth it.

Do I need both a home warranty and home insurance?

Most lenders require you to carry homeowners insurance for the duration of your mortgage. If you haven't yet finished paying off your house, you are likely required to have homeowners insurance. If you own your home outright, you can decide whether to carry homeowners insurance, but it can be a valuable lifeline if your home is damaged or destroyed.

On the other hand, home warranties aren't required by law or most lenders, so the choice is always up to you. Whether or not a home warranty is worth it depends on your priorities as a homeowner.

How to get a home warranty through Progressive

Progressive Home Warranty by Cinch offers three home warranty plans: Appliances, Built-in Systems, and Complete Home. To get started, you can get a home warranty quote online or call 1-866-749-7436.

How much is New Hampshire car insurance?

In New Hampshire, the average cost of a liability-only auto insurance policy (single driver/single car) from Progressive was \$79 per month in 2020-2021.* Rates vary based on several factors, including your driving history, location, and coverage selections.

Does Progressive offer discounts that can lower the cost of my car insurance?

We offer a range of discounts to help lower your policy's price, such as:

- ☐ Online quote
- ☐ Multi-car
- ☐ Paid in full
- ☐ Five-year claim-free

- ☐ Multi-policy
- ☐ Teen driver
- ☐ Homeowner

Your home and car are both valuable assets, which is why we offer a discount when you choose to bundle home and auto insurance in New Hampshire. Learn more about homeowners insurance in New Hampshire.

See all auto insurance discounts.

Consider carrying comprehensive and collision coverage

When you lease or finance a vehicle, lenders will usually require you to carry comprehensive coverage and collision coverage. Comprehensive covers damage to your car from incidents out of your control, such as theft and hitting a deer. Collision covers damage to your vehicle if you hit another object, including another vehicle, guardrail, or tree.

Additional coverages to consider:

Medical payments cover the cost of injuries to you or your passengers after a covered accident. Learn more about medical payments coverage.

If your vehicle gets damaged in a covered accident and you owe more on your car than what it's worth, gap insurance can cover the difference.

How much is car insurance in Florida?

The cost of a policy for auto insurance in Florida may vary based on a number of factors, like your driving history, the vehicles you drive, ZIP code, plus the limits and coverages you choose.

Get an affordable Florida car insurance quote today. Progressive's car insurance calculator can help you select the amount of coverage you need and get the best Florida car insurance rates to suit your budget.

Learn more about the factors that impact car insurance rates.

What discounts are available with FL auto insurance?

Progressive customers could earn a variety of discounts, such as:

- ☐ Multi-car
- ☐ Multi-policy
- ☐ Paid in full
- ☐ EFT/ACP
- ☐ Three-year safe driving
- ☐ Online quote
- ☐ Five-year accident-free
- ☐ Teen driver
- ☐ Good student

When you bundle your auto and homeowners insurance in Florida, you can rest easy knowing your valuable assets will be protected – and you'll save money. You can also earn a multi-policy discount by bundling auto and renters insurance or a combination of two or more policies with Progressive. These include combining renters motorcycle, and boat policies.

See all auto insurance discounts.

How much is car insurance in Indiana?

In 2018, Indiana was the ninth least expensive state for auto insurance, according to the Insurance Information Institute. Your rate can vary based on a wide variety of factors, including your driving history, ZIP code, plus the limits and coverages you choose. Learn more about the factors that impact car insurance prices.

Are there Progressive discounts for cheaper car insurance in Indiana?

Yes. Here are just a few of our money-saving discounts:

- ☐ Multi-car
- ☐ Multi-policy
- ☐ Five-year accident-free
- ☐ Online quote
- ☐ Distant student
- ☐ Teen driver
- ☐ Paperless

Protect your most valuable assets—and save money—by bundling your car and homeowners insurance in Indiana. Progressive also offers a multi-policy discount when you bundle two or more policies, including auto and renters insurance or even a combination of your renters, motorcycle, boat, and RV policies.

See all car insurance discounts.

How much is car insurance in Maryland?

Maryland had higher average expenditures for auto insurance in 2018 than most other states, according to the Insurance Information Institute. Car insurance costs can vary based on several factors like your driving history, ZIP code, and the limits and coverages you choose. Learn more about factors that impact your car insurance rate.

Are there car insurance discounts available for Maryland drivers?

Yes, Progressive has various discount offerings that can get you cheaper car insurance in Maryland. Here are some you could earn:

- ☐ Multi-policy
- ☐ Advance quote
- ☐ Online quote
- ☐ Paid in full
- ☐ Three-year safe driving
- ☐ Good student
- ☐ Paperless

See all auto insurance discounts.

How much is car insurance in Louisiana?

In 2020-2021, the average cost of a liability-only auto policy (single driver/single car) from Progressive in the Pelican State was \$142 per month.* Rates vary based on a number of factors, such as your driving history, ZIP code, and coverage selections.

Are there any discounts that can lower the cost of my car insurance?

Progressive offers a variety of discounts to help you get cheaper auto insurance in Louisiana:

- ☐ Anti-theft device
- ☐ Multi-car
- ☐ Five-year accident-free
- ☐ Online quote
- ☐ Continuous insurance
- ☐ Three-year safe driving
- ☐ Paperless

When you bundle auto and homeowners insurance in Louisiana, you can rest assured your valuables will be protected – and you'll save money, too. Other ways to earn a multi-policy discount include bundling auto and renters insurance or a combination of two or more policies with Progressive.

See all auto insurance discounts.

How much is Iowa car insurance?

The average cost of a liability-only auto insurance policy (single driver/single car) from Progressive in Iowa was \$62 per month in 2020-2021.* Rates vary based on several factors, including your coverage selections, driving history, and ZIP code. Learn more about the cost of car insurance.

Does Progressive offer discounts that can lower the cost of my car insurance?

Yes. Progressive can help you find cheap car insurance in Iowa through a variety of discounts, such as:

- ☐ Five-year accident-free
- ☐ Multi-car
- ☐ Homeowner
- ☐ Online quote
- ☐ Paid in full
- ☐ Multi-policy
- ☐ Five-year claim-free

Protect your assets—and save money—by bundling your auto and home insurance in Iowa. Progressive makes it easy for Iowa residents to save when they bundle any two or more policies, including car, home, RV, and renters insurance.

See all auto insurance discounts.

Adding comprehensive and collision coverage gives you added protection

If you're leasing or financing a vehicle, most lenders will require you to carry comprehensive coverage and collision coverage. It also makes sense to add physical damage coverages if you're not sure you could afford a new car or to pay for major repairs. These coverages pay to repair or replace your car if it's in an accident, gets stolen, or is otherwise damaged as a result of a covered accident.

How much is car insurance in NJ?

Auto insurance rates tend to run higher in New Jersey compared to other states, according to average expenditure data gathered by the NAIC in 2018. However, rates vary based on many factors like where you live, your driving history, and the limits and coverages you choose. Learn more about the factors behind the cost of car insurance.

Can I get discounts with my New Jersey car insurance?

Yes, New Jersey drivers are eligible for many car insurance discounts. Progressive offers a range of money-saving discounts, including:

- ☐ Multi-car
- ☐ Online quote
- ☐ Paid in full
- ☐ Active anti-theft device
- ☐ Five-year accident-free
- ☐ Teen driver
- ☐ Good student

See all auto insurance discounts.

How much does insurance in Arkansas cost?

In 2018, Arkansas had a lower average expenditure for car insurance than most other states, according to the Insurance Information Institute. Keep in mind that rates may vary based on your driving history, ZIP code, and the limits and coverages you choose.

See more about what determines car insurance price.

Are there discounts available to help save on my Arkansas auto insurance?

Yes. Progressive offers plenty of ways to get cheaper car insurance in Arkansas with discounts and other incentives, including:

- ☐ Multi-policy
- ☐ Multi-car
- ☐ Homeowner
- ☐ Online signature
- ☐ Five-year claim-free
- ☐ Teen driver
- ☐ Paid in full
- ☐ Distant student
- ☐ Recent college graduate
- ☐ Snapshot®

When you bundle your car and home insurance in Arkansas, you'll save money while protecting your two most valuable assets. Progressive lets you bundle two or more policies, so Arkansas residents can save when they bundle any combination of home, auto, renters, and RV insurance.

[See all car insurance discounts.](#)

How much is car insurance in Oregon?

As of 2020-2021, the cost of a Progressive liability-only auto policy (single driver/single car) in Oregon was an average of \$97 per month. Your driving record, the coverages and limits you select, and many more factors determine the rate you pay for car insurance.

What Oregon car insurance discounts can I take advantage of?

There are a range of car insurance discounts available to Oregon drivers. Progressive can help you find cheaper auto insurance in Oregon with lots of great discounts like:

- ☐ Multi-policy
- ☐ Five-year claim-free
- ☐ Homeowner
- ☐ Paid in full

- ☐ Multi-car
- ☐ Online quote
- ☐ Teen driver

Protect your two most valuable assets – your home and your car – by bundling your home and auto insurance. Learn more about homeowners insurance in Oregon.

See all auto insurance discounts.

How does adding an interested party affect my renters insurance policy?

Listing an interested party on your renters policy should have no effect on the cost of renters insurance. Adding an interested party is for informational purposes only. In some cases, a landlord or a property management company will require a renters insurance policy in your rental or lease agreement. Listing a landlord or property management company as an interested party serves as proof of your renters insurance. It will let them know of any changes that could affect your rental agreement. Learn more about how renters insurance works.

Why does my landlord need to know I have a renters insurance policy?

Your landlord wants to make sure you have purchased insurance for liability purposes. Simply knowing that you have a renters insurance policy because you've added the landlord as an interested party may make the landlord more confident about having you as a tenant.

Do I have to add my landlord as an interested party on my renters insurance?

Your landlord may require you to have renters insurance. They may also require you to include their name as an interested party on your policy before you're able to move in. If they don't ask to be listed as an interested party, then you don't have to add them.

Once I've added my landlord as an interested party, can I take them off my policy?

Your rental agreement may require you to keep your landlord listed on your policy for the duration of the policy. If you move to a new residence with a new landlord, remove the previous landlord as an interested party and add the new landlord in their place if the new landlord requires it. Some insurance companies allow you to make the change on their website while others may require you to send a form with the change request. Contact your insurer to determine how to remove an interested party from your policy if you have additional questions or concerns.

What is the difference between additional interest vs. additional insured?

An additional insured is different from an additional interest. Your landlord shouldn't be listed on your renters insurance policy as an additional insured. Having an additional insured on your renters insurance means that you would be paying to cover them and their personal property too. Renters insurance is designed to cover you, not your landlord, and they should have their own insurance policy in place.

How to add an interested party to renters insurance

If you're a current or new Progressive customer, we can add an interested party to your renters insurance policy:

Current Progressive customers

Call us at 1-866-749-743 to make changes to your existing policy.

New Progressive customers

Get a renters insurance quote online or call us at 1-866-749-743 and let us know who should be added to your policy as an interested party.

When should you replace weather stripping around car window?

Issues from car weather stripping wear are often due to age or exposure to conditions like extreme heat and harsh sunlight. If you notice the material is brittle, loose, compressed, torn, or frayed, it's probably due for repair or replacement.

Popular Mechanics notes that failing weather stripping allows water to seep into your car, which, if left unattended, may cause damage. Signs of failing weather stripping could

include wetness on the carpet, on the upholstery, around the trunk, or water entering through a window when everything is shut. Another indicator could be a loud wind noise that occurs while you're driving with all the windows rolled up.

Effective seals help keep the cabin interior comfortable when you're running heat or air conditioning. According to Advance Auto Parts, if you find yourself cranking the temperature up or down abnormally, and you've ruled out problems specific to the heating, ventilation, and AC system, a weather stripping issue could be the cause.

How to tell if your car weather stripping needs repair

Before performing a replacement, you'll need to determine exactly where the weather stripping is failing. This could mean doing some investigating because water can travel along the seal far from the actual leak. Automotive experts recommend listening for louder wind noise while driving to narrow it down. Once you're parked, examine the weather stripping for wear and tear.

You can also identify a leaking spot by rolling up all the windows, closing the doors and trunk, and spraying a hose on the area. Observe where the water begins to drip or pool.

Different parts of the car have specific types of specially-designed weather stripping. Unlike car doors, windows, and trunks, each windshield has trim around the edge called molding. Your car could have molding that's attached to the car body. For repairing or replacing the weather stripping around the windshield, you may need to consult an auto glass company.

How to replace weather stripping around the windshield

Replacements come in one of two types: factory and generic, also called aftermarket. Factory replacements from the automaker tend to be more expensive but may have a better fit. Many auto parts retailers sell both kinds, although a dealership is more likely to have the factory version. Consult with an auto mechanic and check that the new weather stripping matches the size and shape of the old seal before removing anything.

Some seals are kept in place with clips, others with press-on strips or adhesive. To replace window, trunk, or car door weather stripping that's been glued on:

- ☐ Use a screwdriver to remove any screws keeping the old piece in place

- ☐ Pull the old piece free
- ☐ Wearing gloves, remove any old adhesive residue with a solvent such as brake cleaner
- ☐ Dry the area with a towel
- ☐ Apply a thin bead of new adhesive
- ☐ Press the new weather stripping in place firmly
- ☐ Replace any screws that were removed
- ☐ Allow the adhesive to dry according to the directions
- ☐ Apply a coat of silicone-based spray to the new weather stripping

How to buy a car with a preapproved loan

To apply for a car loan preapproval, you'll need to start by picking a lender and completing an application. When securing financing, it's a good idea to see how much your monthly car payment would be for different loan amounts. Use our monthly car payment calculator to estimate your payments. Once you're preapproved for a loan, it's time to hit the dealership. When your application is approved, your lender will provide you with an auto loan preapproval letter explaining the financing amount you qualify for and the terms.

Be sure to take your car loan preapproval letter with you when you shop for a new car. You can let the salesperson know you're preapproved for financing, which may help you get a better deal on a car. When you're shopping, make sure you stick to vehicles that you can afford based on your preapproved loan terms, being mindful of any down payment you may need to make as part of your purchase. Once you pick out a car, all you need to do is call your lender with the details. They can help you lock in your financing based on your preapproval terms so that you can leave in your new car. You'll also want to have your auto insurance secured before you drive away. Learn how insurance works when buying a new car.

Should I buy my leased car?

To decide if you should buyout your leased car, you'll need to consider the car's value and buyout amount, mileage, condition, and your preferences for a vehicle. Learn more about the benefits of leasing a car versus buying a car.

What's the car's value?

When you sign a lease contract, the leasing company estimates how much the vehicle will be worth when the lease ends. That amount is known as the residual value or buyback

amount. That's how much you'll have to pay (plus applicable taxes, fees, and remaining lease payments) if you decide to buy out your car lease.

What's the same when you lease vs. rent a car?

The basic idea behind leased and rented vehicles is similar, especially when you compare renting or leasing vs. buying a car:

- ☐ They're both short-term commitments compared to buying a new car
- ☐ Someone else owns the car
- ☐ You can't make alterations or personalize the car
- ☐ There may be a mileage limit
- ☐ You can drive a new model car for less money than buying

What's different with leasing vs. renting a car?

Overall, the commitment level of leasing a car is much higher than renting one. The key differences between a car lease and a car rental are length of contracts, where you get the car, and how you're covered by auto insurance.

A lease typically lasts for two to four years, while rentals can last anywhere from a day to several months. You'll likely go directly through a car dealership if you're leasing. You can rent a car from a car rental company.

Most rental cars can be covered by your standard auto insurance, if you have it. If you don't, or if you want additional coverage, the rental agency will offer rental car insurance. With a leased car, you'll be required to have your own auto insurance policy. You'll need at least your state's minimum car insurance coverage requirement. Many lessors may require you to purchase additional coverage to meet their car lease insurance requirements since the car is theirs.

How does a car subscription program work?

Sometimes referred to as long-term rentals, car subscriptions charge a monthly fee for unlimited access to different services. Subscription services take care of many everyday aspects of having a car, such as maintenance, insurance, and roadside assistance.

There are several car subscription programs to choose from that range from budget-

friendly to luxury car subscriptions. Each one offers a range of vehicles from which to choose. You can find them offered through a variety of avenues, including: rental car companies like Hertz and SIXT, dealerships such as Volvo, Porsche, and Nissan and businesses like Flexdrive, Borrow, and Uber.

Car subscription service vs. leasing a car

The main appeal to what a car subscription offers is the added flexibility compared to a lease. You lock into a contract for one car that often lasts two or three years with a standard lease. A subscription service allows you to sign up for any length of time, starting for as little as one month. Many subscription services enable you to change out the vehicle monthly or more frequently if you'd like. You'll never get bored of a car since you can swap models regularly.

Car subscriptions are also different from rideshare or car-borrowing programs as you can keep the car at home for as long as your subscription is active. Learn about insurance for car leases and insurance coverages for rideshares.

Pros and cons of car subscription programs

There are pros and cons to using a car subscription service. Consider your lifestyle to determine whether a car subscription could be a good option for you.

Pros:

- ☐ Convenience: All you need to worry about is making your monthly payments. Some services even go the extra mile to drop your new car directly to your house and pick it back up when you want to end your subscription or change cars.
- ☐ Flexibility: Car subscriptions offer more flexibility than the standard lease. You can use the service for as little or long as you'd like.
- ☐ Variety: Many subscription car services allow you to switch up the car you drive regularly.

Cons:

- ☐ Higher price: The monthly cost for a subscription service generally costs more than what you'd pay for a lease on a similar car.
- ☐ Location-specific: Most subscription programs are not nationwide yet. They're only available to customers located in certain cities or states.
- ☐ Mileage restrictions: While some car subscription models allow for unlimited mileage,

others put a cap on how far you can drive each month.

What happens to your insurance with a vehicle subscription?

Car subscription services supply customers with insurance. They'll always cover the state's minimum car insurance requirements but may offer extra protection as well. If you sign up for a monthly car subscription, there's no need to purchase a separate insurance policy, and if you already have a policy, you may consider canceling it. However, you may still want a different auto insurance policy if you'd like more coverage than what the subscription service is offering.

Can I purchase life insurance if I'm diagnosed with COVID-19?

Yes, you'll still be able to purchase life insurance if you've been diagnosed with COVID-19, though your premium may be affected by the potential long-term effects of the virus.

Your insurer may take longer to process your application as they factor in any pre-existing conditions. However, a COVID-19 diagnosis with no long-term effects shouldn't affect your chances of being approved for life insurance. Be honest during your life insurance medical exam, as lying or withholding information could result in life insurance fraud and your insurer nullifying your policy.

The life insurance cost factors you can usually control

- ☐ Your health: Insurers typically look at your height, weight, and medical history – especially any chronic or serious illnesses you've experienced. Standard policies require a medical exam before determining your eligibility, though there are some life insurance policies that don't require a medical exam.
- ☐ Tobacco use: Life insurance for smokers usually comes with higher rates than for non-smokers due to the number of medical conditions associated with smoking, including cancer.
- ☐ Hobbies: If you sky-dive or partake in amateur stock car racing, you might have higher premiums than someone who collects stamps. However, the activities insurers consider risky vary by company.
- ☐ Criminal history: DUIs, previous arrests, and other criminal convictions may affect your rate or even disqualify you from coverage with some insurers. [Learn about insurance and DUIs.](#)
- ☐ Occupation: As with hobbies, the riskier your job, the more you could pay for life insurance. Police officer, firefighter, pilot, and construction worker are just a few of the occupations that may see higher life insurance rates.
- ☐ Financial history: Your actual credit score won't affect your premium, but any bankruptcies

or other risk factors identified in your credit report may. Long periods of unemployment may also affect your rate or ability to get coverage.

☐ Coverage amount: As you'd expect, the amount of coverage you select will change your life insurance rate – more coverage means higher rates.

What's the right amount of life insurance for me?

You want enough life insurance to pay off your mortgage and any other debts, as well as enough to replace your income for however many years your family would need support. If you have kids, you should also factor in the total cost of their tuition, whether it's for college or private K-12 school. Finally, calculate your potential funeral expenses to get a rough idea of how much life insurance you need. Then use our life insurance calculator.

How can I lower my life insurance rate?

There are several ways to lower your life insurance rate, most of which center on maintaining a healthy lifestyle:

☐ Keep a healthy weight: Being overweight is linked to medical conditions with higher mortality rates, such as heart disease. Staying within a healthy weight range can make you less risky to insurers.

☐ Manage your medical conditions: If you have an ongoing medical condition, such as asthma, high blood pressure, or diabetes, make sure you're following up with your doctor and sticking to your treatment plan. Learn about life insurance for diabetics.

☐ Stop smoking: This includes using e-cigarettes, which most insurers view the same as smoking. The longer you go without smoking, the better your rate could be.

☐ Avoid high-risk hobbies: The less frequently you engage in high-risk activities, the lower your rate could be. So you can still go sky-diving, as long as it's only occasionally.

☐ Apply early: The cost of a term life insurance policy is typically higher for someone who applies in their 40s or 50s, compared to someone who takes out a policy in their 20s or 30s.

Learn more about when to get life insurance.

If you've stopped smoking or made other positive lifestyle changes, contact your life insurance company or quote around to see if you could get a lower rate.

See how affordable insurance can be. Get a customized life insurance quote today.

What is the hassle-free zone for cars in Mexico?

The hassle free zone, or the Sonora free zone, includes an approximate 12-mile (or 20 kilometer) wide stretch south of the Mexican border, the western half of Sonora, and the entirety of the Baja Peninsula, including Baja California Norte and Baja California Sur.

The zone has relaxed rules for U.S. citizens driving to Mexico who will be staying within the immediate border zone. Mexico waives the temporary vehicle importation permit requirement within the defined zone. Remember that while this eases the burden of getting a permit for your vehicle, you'll still need to stop for a tourist entry permit at a National Migration Institute (Instituto Nacional de Migración or INM) office after you cross the border into Mexico.

Can I take my financed car to Mexico?

Yes, you can venture into Mexico with your own financed car, if you get a letter of permission from your auto lender and the appropriate insurance coverage (in addition to the other required documents).

What's the importance of a letter of permission?

When driving into Mexico, the letter of permission from your auto lender shows that you have permission to drive the car in Mexico, even though you don't own it outright. While you may not need a vehicle importation permit within the hassle-free zone, you'll still need your lender's permission to drive it across the border, and you could be required to provide the letter to authorities at any time.

Note that it could take some time for your lender to provide a letter of permission, and they'll likely require you to show that you have insurance for driving in Mexico before they provide the letter. Progressive offers Mexico auto insurance through MexPro.

Getting siding replaced by insurance

Extreme weather is one of the most common causes of siding damage, like siding being ripped by strong winds. Your homeowners insurance policy may cover incidents connected to extreme weather or storm damage if they're covered perils on your policy. Your policy may also cover damaged siding resulting from perils that aren't weather-related, like:

- ☐ Vandalism and malicious mischief
- ☐ Fire and smoke
- ☐ Damage from aircraft
- ☐ Damage from vehicles

When is siding not covered under my homeowners insurance?

Like any other part of your home, siding isn't protected by home insurance against everyday wear and tear. If your siding has simply degraded over time or if damage results from a lack of proper maintenance, you're responsible for the repair or replacement costs. Home insurance likely won't pay for things like purely cosmetic replacements to repair siding damage or damage already present when you bought the insurance or the home.

How does a siding damage insurance claim work?

Your claims adjuster may ask you questions about the damage to learn more about it. Keep in mind, if the siding damage is minor, you may consider getting an estimate before formally filing a claim. If the repairs cost less than your policy's deductible, it may not be worth filing a claim.

How to get dwelling coverage for your home's structure

How your auto policy may cover tornado damage

Comprehensive coverage covers damage to your vehicle from events out of your control, including storm damage, hail, wind, floods, and lightning. If your vehicle is damaged by a tornado and you carry comprehensive coverage, your auto insurance policy may pay to repair or replace your vehicle, minus your deductible.

Comprehensive coverage may also pay to repair or replace a damaged windshield from a falling tree limb or to repair structural damage to a car caused by a collapsing garage. Other damage that often comes with tornadoes, such as dents from hail or burn damage from a lightning strike, may be covered as well under your policy's comprehensive coverage.

Can you file an insurance claim for poor workmanship?

While you may be covered if a contractor breaks something, homeowners insurance won't pay for damages involving poor workmanship. When a contractor installs something incorrectly, does sloppy work, or you aren't happy with their design, you'll need to come to an agreement with them on how to correct the poor quality of work. If no agreement can be reached, you may file a complaint with the governmental agency that licensed them or even file a civil lawsuit.

Damage vs. poor workmanship: what's covered

The following examples illustrate how your homeowners policy may cover damages but not poor quality work:

- ☐ A plumber does a poor job installing pipes, resulting in a leak. Your homeowners insurance may cover water damage to your walls, floors, and furniture up to your policy's limits. However, the cost of reinstalling the pipes likely won't be covered.
- ☐ An electrician wires a room incorrectly, and a fire breaks out. Your insurance may cover damage to your home and belongings caused by the fire, up to the limits of your policy, but not the cost to rewire the system.
- ☐ A contractor hastily installs a built-in entertainment unit, and a shelf collapses. Insurance probably won't cover the cost to rebuild the unit, but it may pay to repair or replace any belongings that are damaged, such as your TV or gaming console.
- ☐ The contractor knocks over a ladder, and it smashes through your sliding glass doors. Your homeowners insurance may cover the cost to replace the damaged doors.

Note that your policy may include a deductible and/or a sublimit on certain items. Your insurance company may seek reimbursement for the party responsible party for the damages.

What should I do if my contractor damages my neighbor's property (or vice versa)?

If a contractor causes damage to your neighbor's property, your contractor should contact their insurance company to handle the damage. Alternatively, if your neighbor's contractor damages your property, your neighbor's contractor will be responsible.

Do your research before hiring a contractor

The best way to avoid poor or inadequate work is to check the qualifications and work

history of your contractor before signing a work contract:

- ☐ Make sure they have insurance. This can make reimbursement easier if the contractor damages your property and may cover the damages they cause while working on your house.
- ☐ Look at their past work. Read up on reviews, check out photos of previous work they've done or check with reliable family and friends for recommendations.
- ☐ Verify their license. Contractors need to have a valid business license. If you use an unlicensed contractor and the work they do is unsafe or not to code, you may be responsible for correcting the issue. You can verify the contractor's license with the Better Business Bureau or ask the contractor for their license number and verify it with your state's licensing board.

More questions about contractor damage? We're here to help answer your inquiries, regardless of your situation. Current or new Progressive customers can call us at 1-866-749-743.

How you're covered

Massachusetts doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Common homeowners claims in Massachusetts

Massachusetts' position on the Atlantic coast leaves it vulnerable to severe weather, including hurricanes and tropical storms. Harsh winters with blizzards and ice storms can also pose serious risks. Changes in average temperatures have resulted in shifting weather patterns in the area; the incidence of precipitation from heavy storm activity has increased by 70% since 1958, according to the EPA's 2016 Climate Change Indicators Report. Your homeowners policy may cover damage to your home and property caused by extreme weather events, up to the limits of your policy.

Named peril vs. open peril

Named perils and open perils refer to the different types of coverage provided in your home insurance policy.

What is a named peril?

"Named perils coverage" means your policy only covers specific or "named" perils listed in your policy. If you file a claim, the damage must result from a listed covered peril. This type of policy limits the number of events or types of damage your insurance may cover when you file a claim. Coverage for your contents is generally provided on a named peril basis. You might get a discount on a home insurance policy if you are willing to have named peril coverage on your dwelling, but keep in mind you will be less protected.

What is open peril coverage?

"Open perils coverage," also called "all risks coverage," means you're covered against a peril unless your policy specifically excludes the loss. While you'll typically pay more for a home insurance policy with open perils coverage, this coverage is standard for your dwelling coverage. Remember that you usually won't purchase an open peril policy with renters insurance as contents are usually covered on a named peril basis.

Use our homeowners insurance calculator to estimate homeowners insurance coverages and limits to best protect your home.

How you're covered

Georgia doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will

include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Georgia

Tornadoes are less of a concern for Georgians than for people in neighboring states, but they do cause issues from time to time, depending on where in Georgia you live.

Hurricanes, thunderstorms, and heavy winds are also potential sources of harm to Georgia homes. Your home insurance policy may cover damage to your home's structure and belongings caused by these perils, up to your policy's limits and minus your deductible.

Learn more about how home insurance could cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance

☐ **New Purchase**

Learn more about the home insurance discounts we offer.

How much is homeowners insurance in Georgia?

Your cost for Georgia homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Georgia?

If you own a rental property in Georgia, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fun facts about homes in Georgia

Get a homeowners insurance quote for your Georgia home

What causes radon?

Radon – an odorless radioactive gas – occurs as the result of uranium breaking down in soil and water. It can enter your home through cracks in the foundation and can even be found in well water. Prolonged exposure to radon gas in homes has been linked to serious health problems such as lung cancer.

What is the home radon test process?

When deciding how to test a home for radon, you have two options such as hiring a qualified radon tester or using a DIY radon testing kit.

1. Hire a qualified radon tester.

A qualified tester will either have passed a state-run radon program or completed courses

via the National Radon Proficiency Program (NRPP) or the National Radon Safety Board (NRSB). Contact your state's local radon programs to find qualified professionals in your area. A professional will perform a home radon test and explain your results. The EPA (Environmental Protection Agency) recommends enlisting the help of a professional radon tester.

2. Use a DIY radon testing kit.

Contact your state's radon program for information about DIY home radon testing kits and where to obtain them. Be sure to follow the kit's directions closely, as any deviation could result in inaccurate readings. The two types of DIY kits are short-term and long-term. Short-term kits will test your radon levels over the course of 2-90 days. A long-term kit will test levels over more than 90 days.

A long-term test is recommended because the more data you obtain, the more accurate your results will be. The process generally involves placing a measuring device in the basement or lowest level of your home, three feet off the floor.

Is radon testing required to sell a home?

While no federal mandates are in place with specific radon requirements, certain states and localities may require a radon test before selling a home. The EPA has set guidelines and recommends that a radon reading of 4 pCi/L (picocuries per liter) or greater be addressed with repairs and further inspections. A pCi is a measure of the rate of radioactive decay of radon.

When buying a home, the seller may have already performed home radon testing. In this case, the results should be shared with you. If the seller has not had the home tested for radon – or if the test results are more than two years old – you can request another test be performed. It may not always be required, but knowledge of potential health hazards is crucial when buying a home. Learn more about what to look for when buying a house and more about home inspections.

How does usage-based auto insurance work?

Your driving behavior is typically measured using a plug-in device or a mobile app for a period of months. After your UBI program concludes, your insurance company will take the data into account when calculating your premium. The guidelines and level of savings

will vary by insurer. While your rate could be substantially discounted based on the results of your UBI program, it's possible that your policy's premium will increase.

There are two basic types of usage-based programs:

- ☐ Driving-based: Your driving habits are measured based on factors like how hard and how often you brake, how quickly you accelerate, and the time of day you drive.
- ☐ Mileage-based: Your insurer only measures how many miles you drive.

Both programs rely on telematics to gather information about your driving behavior.

Telematics can transmit data from moving vehicles and share it with an information center.

Whether your usage-based program calls for on-board diagnostics (a device plugged into your vehicle) or a mobile app downloaded to your smartphone, your insurer uses telematics to collect information about your driving tendencies, including hard-braking, rapid acceleration, speed, distracted driving, and how quickly you take turns in the road.

Benefits of usage-based insurance

Usage-based programs have become popular, as they leverage technology to help auto insurers more accurately measure your risk for an accident. Here are the advantages of UBI:

- ☐ Discounted premiums: Participation in a UBI program can mean both an immediate discount and long-term savings. Data collected by your insurer proving you're a safe driver equates to a lower car insurance rate.
- ☐ Safer driving: Drivers are apt to operate their vehicle more cautiously when they know they're being monitored, leading to less accidents and violations.
- ☐ Improved habits: If you struggle to brake gently or take turns too fast, usage-based programs may provide analysis to help you identify ways to become a better driver.
- ☐ Tracking helps with accidents: Investigating an accident could be easier if investigators know the speed and direction of the vehicle(s) involved.

Understand that not all drivers will get cheaper car insurance rates with usage-based programs. If you aggressively accelerate or frequently slam your brakes, your insurer could raise the cost of your policy. Keep in mind, the device or app lacks the ability to know when you're driving defensively – like braking suddenly and swerving to avoid hitting an

animal or pedestrian.

Pro tips for a UBI program

Drive less: If you have a road trip or vacation with a lot of driving scheduled, hold off on trying a usage-based program. Choose a period of months when you know you'll be driving as little as possible.

Avoid driving after midnight: Accidents are all too common between 12 a.m. and 4 a.m. If your device or app observes frequent driving during this time frame, especially on the weekends, your policy's price could go up.

Check UBI feedback: If your program provides feedback on your driving habits, use the information to improve as a driver.

Don't drive distracted: Avoid multi-tasking, eating, and using your cell phone while you're behind the wheel.

Car insurance by the mile vs. usage-based insurance

While uncommon, some insurers may offer "pay-per-mile car insurance" in certain states. That means your policy's price strictly correlates only to how many miles you drive. Pay-per-mile policies can be expensive, even if your daily commute is small, because the miles add up quickly. If you're an infrequent driver hoping for a reduced rate, participating in a habit-based UBI program could be more advantageous than pay-per-mile car insurance.

Does Progressive offer usage-based car insurance?

Yes! As an industry leader in usage-based insurance, our Snapshot program customizes your car insurance rate based on your driving habits (how you drive, how much you drive, and when you drive). Drivers who save with Snapshot save an average of \$146* a year. We'll even kick in an automatic discount†† just for trying Snapshot. While the majority of drivers will save money with Snapshot, your rate could increase as a result of high-risk driving.

Can I try Snapshot before I buy a policy?

You don't need to be a Progressive customer to try Snapshot! By taking the Snapshot Road TestSM, you can find out how much Snapshot could save you before purchasing an auto policy with Progressive. With Snapshot Road Test, our Snapshot app logs your driving for thirty days. If you qualify for a discount, we'll apply it to your Progressive car insurance quote.

How to start with usage-based insurance

Try Snapshot Road Test by texting ROADTEST to 99354 to get a download link on your phone.

Call us at 1-866-749-743 or log in to your existing policy and check under available discounts to see if you're eligible to get a personalized rate with Snapshot.

Pro tip: Check with your insurer for insider tips to reduce your rate

One of the easiest ways to save on home and auto insurance is to bundle your home and auto insurance with one company. Most carriers offer this, and Progressive offers added benefits for having additional policies like motorcycle, boat, RV, and more. Plus, different companies might offer different ways to reduce your rate, so you can get the lowest possible option.

See more on bundling insurance. You can also find more tips to get cheaper car insurance, including enrolling in Snapshot Road Test[®] – a free trial of Snapshot[®] that lets you see what you could save with Progressive.

What is a telematics device?

A telematics device is typically an app that measures details such as mileage, speed, and braking time, as well as where and when you drive. Some insurers also offer a physical car telematics device that plugs into a vehicle's onboard diagnostic port under the dash. These plug-in devices can measure the same details as a mobile app. Both plug-in and app-based telematics devices need to be plugged in or enabled for them to work, but once you set them up, they simply run in the background.

How does telematics work with car insurance?

For those enrolled in telematics-based auto insurance programs (also known as usage-based insurance), these devices send personalized driving data to your insurance provider for either a certain length of time or continuously. Insurers can then use this data to offer a personalized rate or discount that factors in how safely you drive.

In most cases, the driving data from telematics devices is accessible to policyholders, allowing them to see how often they do things such as exceed the speed limit, veer outside their lane, or engage in hard braking (though not all insurers report the same driving behaviors). This information can help many drivers improve their driving habits and make safer decisions on the road.

How can telematics help me save on car insurance?

If you're already a safe driver, enrolling in a telematics-based program can result in cheaper car insurance rates by rewarding your good driving habits. Here are some of the potential insurance benefits of opting into a telematics program:

- ☐ Lower premiums: Assuming you drive responsibly and avoid unsafe behavior, your personalized driving information can lead to lower insurance rates compared to the rates riskier drivers may receive.
- ☐ Additional rewards: Depending on your provider, you may receive cash back, rate discounts, or other rewards based on good driving behavior.

Does Progressive offer any discounts based on telematics?

Yes, Progressive offers a discount through its telematics-based auto insurance program called Snapshot®. After enrolling, in most states, you'll get an automatic discount* followed by a personalized rate after your first policy period.

How to handle tailgaters

Here are some of the best ways to deal with a tailgating driver safely:

- ☐ Remain calm. It's essential to not escalate the situation, since aggressive driving can have devastating consequences. Avoid yelling, gesturing in the direction of the tailgater, and doing anything else that could upset them even more.
- ☐ Let the tailgater pass. If you're on a multi-lane road, move over to the right when it's safe, giving the driver a chance to pass you on the left. If you're on a single-lane road, consider pulling into a well-lit parking lot or gas station to let them pass.

- ☐ Stay steady. Speeding up and slowing down can increase your chance of getting hit. Keep your speed consistent so the person behind you knows what to expect. It'll allow them to pass when there's an opening.
- ☐ Don't slam on your brakes. Slamming on your brakes to send the driver a message that you don't like what they're doing may feel satisfying in the moment, but an accident won't improve the situation. If you need to hit the brakes, do so slowly and steadily to give the car behind you time to reduce its speed.
- ☐ Be extra cautious. When someone is following you closely, it can be difficult to predict what they'll do next. Use caution in your movements and pay special attention to what's going on everywhere on the road, not just behind you.

What happens if a tailgater hits you?

If someone rear-ends you, they're usually (but not always) considered at fault in the accident. If the other driver is at fault, their liability coverage should cover your injuries and damage to your vehicle.

However, if you do something to cause the accident, you may be considered at fault. If you have collision coverage, you can file a claim with your insurer to get reimbursed for the damage to your vehicle, and your liability coverage may pay for the other driver's injuries and property damage.

If there are witnesses, get statements from them or ask them to talk to the police when they arrive. This can help provide the authorities and insurance companies with an accurate report of what happened.

Meeting for test drives

To provide a safe test drive opportunity, meet in a public place where other people will be present, like a shopping mall parking lot during the day. Propose specific days and times for the meeting without disclosing unnecessary information about your habits and movements. Before you meet for the test drive, tell a friend where you'll be and how long you expect it to take. If possible, bring a buddy. You can further protect yourself by bringing only the essentials: your license, proof of insurance, car key, and your phone. Learn more about how to test drive a car before buying it.

When you meet, get a copy of the buyer's information, including their proof of insurance. Before you get in the car, agree on the route for the test drive. Ideally, it should include streets as well as the highway to give the buyer a fair impression of the car. An agreed-

upon route establishes a time frame for your return so your buddy can check in.

Protecting your finances

On top of protecting your physical safety, consider taking these financial and legal safety precautions when selling your car:

- ☐ Ask for the driver's proof of insurance. While your insurance may provide some coverage if a buyer gets into an accident during the test drive, the buyer should show that they have a minimum of liability coverage in case they cause an accident.
- ☐ Get everything in writing. After the test drive, once you agree on the terms of the sale, document everything in writing: the vehicle's details, when the buyer will pay, how much, when you'll transfer the title, and any particulars (similar to the documents for signing at a car dealership). If they don't want to get things in writing via a bill of sale or car sale agreement, walk away.
- ☐ Wait for the money to come in. Never transfer ownership of a car until you have the money in hand. Request a secure form of payment like a cashier's check rather than cash or a personal check, which might bounce. If you're taking payment electronically, wait until the money is in your account to transfer the car title.
- ☐ Keep your car insured while it's yours. Don't cancel your insurance policy until it's titled and registered under the new buyer's name. Anything that happens before that can be considered your responsibility, and you generally need insurance as long as the car is registered to you. Learn more about when to cancel insurance after selling a car.
- ☐ Complete the paperwork. Procedures for selling a car privately vary by state, so check with your BMV or DMV. The new buyer may need the title that you've legally signed over to them along with a copy of the signed bill of sale and odometer disclosure statement. You can suggest that you go with the buyer to the BMV or DMV to make sure the paperwork gets finalized.

Update your coverage with Progressive after selling a car

Current Progressive customers

You can log in or call 1-866-749-743 to adjust your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

Defining hybrid cars vs. electric cars

There are different types of hybrid cars, and all share this defining characteristic: They have some ability to use electric power but also have an ICE (gas-powered engine). Hybrid cars vary in their extent of electric power usage, depending on whether the hybrid is a mild hybrid, series hybrid, or plug-in hybrid (PHEV). But all hybrid cars can fall back on their ICE.

Electric cars, on the other hand, are defined by their complete reliance on electric power. When their charge runs low, there's no ICE to kick in with gas power – the only option for an electric vehicle (EV) is to charge up.

Another type of car, the fuel cell electric vehicle (FCEV), runs on an electric motor but uses a hydrogen-powered fuel cell. You must fill it with hydrogen gas like you would fill an ICE car with gasoline. In that sense, it has more in common with a hybrid car. But like an EV, it has no tailpipe emissions.

Does life insurance cover cancer?

Yes, if you purchased life insurance before your cancer diagnosis, passing away from cancer during the policy's term may be covered. Traditional policies typically have an all-cause death benefit, which means that no natural cause of death, including cancer, should disqualify you from coverage.

Life insurance after a cancer diagnosis

Getting life insurance after a cancer diagnosis is more difficult and may affect the type of policy you apply for. If your diagnosis occurred in the last five years, you may find that your rates are significantly higher for traditional term and permanent life insurance policies, or your application may simply be rejected.

Cancer patients who can't get traditional coverage, particularly terminal cancer patients, still have a chance of qualifying for simplified issue and guaranteed issue policies, also known as no medical exam life insurance. Your policy will have a higher rate and lower death benefit than a traditional policy, but you won't have to take a medical exam. And with guaranteed issue, you won't even need to answer questions about your health. Once your cancer has been in remission for many years, it might be possible to switch your simplified issue or guaranteed issue policy to a traditional (and more affordable) policy.

Or, once your cancer has been in remission for five years or so, you might qualify for traditional types of life insurance. It's possible that with some types of cancer – for example, skin cancer or prostate cancer – you could qualify even sooner.

Why does timing matter with life insurance for diabetics?

The timing of applying for life insurance with diabetes can impact which policies and rates you qualify for. Here are some examples of how you might let timing inform when you apply for life insurance with diabetes:

- ☐ Get life insurance before you develop diabetes: If you already have a life insurance policy before you develop diabetes, your policy premiums will generally be cheaper than if you try to get life insurance after you've developed diabetes. That said, don't try to hide a diabetes diagnosis from your life insurance provider when you apply. If you do, it could be considered life insurance fraud and your policy could potentially be nullified with no refund.
- ☐ Wait for gestational diabetes to resolve: If you've developed gestational diabetes during pregnancy and you're considering life insurance, waiting to apply for a policy could result in more options at lower prices. Gestational diabetes is often temporary. If you're otherwise in good health, your life insurance quote will likely be more affordable once your gestational diabetes resolves.
- ☐ Wait until your diabetes is under control: Though life insurance rates for diabetics will generally be higher than for people without diabetes, demonstrating that you're in good health and managing your diabetes well over time can help you get the lowest rates possible. For example, your medical exam results may be viewed more favorably by your insurer if you've kept your blood glucose and A1C (glycohemoglobin) levels stable and within the range recommended by your doctor for a year. This could result in more coverage options and lower prices than if you applied while your condition was less stable.

How you're covered

Arkansas doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture,

clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Arkansas

The proximity of Arkansas to Tornado Alley means that many of the biggest threats come from the sky. Your homeowners insurance policy may cover damage from strong winds to your home's structure, up to the limits of your policy and minus your deductible.

Learn more about how homeowners insurance in Arkansas may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much does homeowners insurance in Arkansas cost?

Your cost for homeowners insurance in Arkansas is influenced by various factors, including your geographic location, type of home, and your coverage limits. Learn more about the

factors that can affect home insurance pricing.

Are you looking to rent out a home you've purchased in Arkansas?

If you own a rental property in Arkansas, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Arkansas

Get a homeowners insurance quote in Arkansas

Take time to thoroughly inspect any vehicle you wish to buy, and consider getting a mechanic to inspect the used car. If you find anything wrong that may require repairs, use that knowledge to talk the dealer down. If they propose a new price, be prepared with a counteroffer of your own and continue until you agree.

If you can't reach an agreement, don't be afraid to walk away from the deal. Leave your name and number with the salesperson and ask them to call if they change their mind. In the meantime, you can keep looking for a used car that's fairly priced elsewhere.

Negotiating a used car price with an individual seller

You can use many of the same negotiation tactics when buying a used car from a private seller as you would with a dealer. Unlike dealers, individuals typically don't have high overhead costs to cover when they sell their used car, so the price can be even more dependent on the car's market value. However, keep in mind that some private sellers have an outstanding loan they want to cover with the sale.

When negotiating a car price with an individual, ask why they're selling and how much they're willing to take. Also, see if they'll allow you to take the car to a trusted mechanic before finalizing the deal. You can negotiate the price down if you find any mechanical issues with the car.

Comprehensive and collision protect your car against damage

If you're leasing or financing a vehicle, most lenders require these coverages.

Comprehensive coverage and collision coverage can cover the repair or replacement of your car if it's damaged in a covered incident.

How much is car insurance in Pennsylvania?

In 2020-2021, the average cost of a Pennsylvania liability-only auto policy (single driver/single car) with Progressive was about \$95 per month. Rates vary due to several factors, including your ZIP code, driving history, and coverage selection.

Does Progressive offer discounts for Pennsylvania drivers?

Yes, there are discounts available for drivers in Pennsylvania. Get cheaper car insurance in Pennsylvania by taking advantage of multiple Progressive discounts, including:

- ☐ Multi-policy
- ☐ Homeowner
- ☐ Paid in full
- ☐ Online quote
- ☐ Five-year accident-free
- ☐ Teen driver
- ☐ Good student

Looking to protect both your home and vehicles? Save money by bundling your homeowners and auto insurance policies. Learn more about homeowners insurance in Pennsylvania.

[See all auto insurance discounts.](#)

How you're covered

Hawaii doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture,

clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Hawaii

Wind and rain damage are common risk factors to Hawaii homes. Your home insurance policy may cover damage to your home's structure and belongings caused by these perils, up to your policy's limits and minus any deductible.

Learn more about how home insurance in Hawaii may cover damage caused by severe weather.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Get a homeowners insurance quote for your Hawaii home

How much is homeowners insurance in Hawaii?

Your cost for Hawaii homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in Hawaii?

If you own a rental property in Hawaii, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fun facts about homes in Hawaii

Making the sale

Once a buyer commits to purchasing your car, draft what's called a "bill of sale" that contains the vehicle's identifying details, the price, the date you'll transfer the car to them, and the method they'll be using to pay. This will be similar to the car documents typically signed at a dealer.

The price will probably involve some negotiating, so give yourself guidelines before you start:

- ☐ What's the least you're willing to accept?
- ☐ How much do you owe if you still have a loan for the car?
- ☐ What is the amount you hope to get?

As you answer these questions, keep the car's current market value in mind. Are you willing to walk away from the buyer if they won't give you what the car is worth? It might be worth waiting, especially if you have other prospective buyers. Learn more about the documents you need to finance a car.

Selling your car online: Alternatives to private party sales

If you want to sell your car online but don't want to deal with the effort required for private party sales, consider using a service like Progressive's Sell Your Car service powered by TrueCar. In minutes, you can receive a real-time cash value estimate online and get connected to local certified dealers interested in buying your car.

You'll need to answer a few questions online to see how factors like your car's mileage, color, and options affect its value. Once you receive your offer, you'll be introduced to local dealers. All you have to do is visit one of the participating certified dealers who will verify your information and buy your vehicle. You may even have the option to trade in your vehicle and buy a new car that you've found online.

Should you sell a car to a dealer?

Selling a car to a dealer might not get you as high of a price as a private party sale, but it does have a few advantages. For one, selling your car to a dealer can be done in a single afternoon if you're prepared. Selling your car to a private party takes time. At the very least, you'll need find potential buyers, go on a test drive, and finalize the sale.

Selling your car to a dealer also means the dealer will take care of much of the work for you. You won't need to put in the effort of advertising your car, managing potential buyers, and preparing a car sale agreement. Many dealers may even come pick up your car or give you a ride home if you bring it to them.

And while you can take steps to sell your car safely during a private-party sale, you'll still be dealing with individuals rather than certified dealers. If you're not comfortable meeting strangers or managing a sale, selling your car to a dealer can be a safe alternative.

Should you buy a hybrid car?

Whether you should buy a hybrid car or not depends on whether you're willing to pay a little more at the point of purchase for the potential of greater savings over time. Despite being more expensive upfront, hybrid cars tend to retain their value better over time. And because of their reduced impact on the environment, hybrid car purchases may qualify you for tax credits, incentives, and rebates at the federal, state, and local levels.

Are hybrid cars expensive to repair?

Maintenance and repairs can be more expensive with hybrid cars because you're dealing with two power systems (the ICE and electric components) instead of one. But the amount you spend on gas with a hybrid car is often significantly less. Plus, hybrids also have reduced emissions and higher fuel efficiency, making them more environmentally friendly to drive. Learn more about car insurance for electric cars.

Hybrid cars: Pros and cons by type

There are three main types of hybrid cars, each with advantages and disadvantages:

- ☐ Mild hybrid cars have an electric system that only provides a brief acceleration assist to the gas-powered engine when the car is fully stopped. It also powers things like the heating and air conditioning, stereo, and other non-driving components. Mild hybrid cars tend to be the least expensive hybrid type and offer some fuel savings over gas-only cars.
- ☐ Full hybrid cars have an electric system that drives the powertrain. The electric motor usually handles city driving, and the ICE/gas engine takes over for highway driving. Full hybrids are more expensive than mild hybrids (and ICE-only cars) but can retain a higher value throughout their lifespan. They also have greater fuel savings and a reduced environmental impact. However, full hybrids may be more expensive to maintain because of the added engine complexity.
- ☐ Plug-in hybrid vehicles (PHEVs) are designed to be able to use an electric motor and battery as their primary energy source. The ICE may run simultaneously or only be a backup – coming online when the electric battery is running out of power. These tend to be the most expensive hybrid cars, and the potential fuel savings are highest. Plug-in hybrid cars also have the lowest emissions impact on the environment. You'll want to make sure there are charging stations available at home and along any longer routes you take so you can take full advantage of the electric motor and battery.

Note: A fuel cell electric vehicle (FCEV) might be considered a fourth type of hybrid car, but it's not widely available right now. Instead of using gasoline, these FCEV hybrids use a hydrogen fuel cell that has zero emissions – only water vapor and hot air come out of the tailpipe. If the pros and cons of hybrid cars on the environment are a major factor for you, an FCEV may be an attractive option once refueling stations become more common. Learn more about the differences between hybrid vs. electric cars and hybrid vs. gas cars.

Common problems with hybrid cars

Generally speaking, hybrid cars are reliable, especially since technology has been around for multiple generations of cars. Here are some common hybrid-specific maintenance issues you might encounter:

- ☐ Batteries: Getting a hybrid means having a second battery in the car, and it's one that may not (yet) perform as well as its ICE counterpart. It's also more expensive and may need to be replaced more often.

- ☐ Catalytic converters: This car component helps convert exhaust gases into less toxic emissions. Catalytic converters are more expensive to replace on hybrids than on ICEs.
- ☐ Evaporative emission systems (EVAP): This is another part of the car that controls emissions. The need to fix leaks and replace parts tends to be more common with hybrid cars.
- ☐ Oxygen sensors: Oxygen sensors don't necessarily fail more often in hybrids versus ICE cars. However, a faulty oxygen sensor in a hybrid can lead to significantly lower fuel efficiency.

Are hybrid cars worth it?

Hybrid cars can be worth it if one of your priorities is your car's environmental impact, and you can invest in a car that's more expensive now but may save you money in the long run.

Deciding what kind of hybrid can depend on where you live, how you commute to work, and your lifestyle. For example, plug-in hybrids work best for people who own their own homes, don't have excessively long commutes, and don't typically drive long distances for pleasure. On the other hand, full hybrids work well for shorter commutes and city driving because this driving type can lead to greater use of the electric-vehicle aspect of the car. Full hybrids also tend to have excellent fuel economy for longer drives.

How to insure your hybrid car with Progressive

Certified pre-owned vs. used cars

Certified pre-owned cars are used cars, but not all used cars for sale are CPO. A mechanic has thoroughly inspected a CPO vehicle and made repairs if needed. They might come with a warranty, so you'll likely pay more for a CPO-used car than a non-CPO-used car. CPO cars won't necessarily have fewer problems than other used cars, but a CPO certification can give you peace of mind that the vehicle has been inspected and comes with some guarantee.

Is there a difference between pre-owned and used vehicles?

Pre-owned cars are the same as used cars. However, if a pre-owned car is "certified" (or CPO), that car is set apart from other pre-owned or used cars as part of the dealer's or manufacturer's CPO program.

Are certified pre-owned cars worth it?

If you're buying a used car and can afford the extra cost, the peace of mind a CPO provides can be worth it. Keep in mind the following when looking at certified pre-owned cars:

- ☐ **More financing options:** Buying a used car from a private seller often means paying for the vehicle upfront. In contrast, dealers that sell CPO cars typically offer financing and leasing options. You might also be able to find more financing options via a private lender if you're purchasing through a dealer.
- ☐ **Added benefits:** Some CPO programs include perks like roadside assistance, travel expense reimbursement, and other benefits you wouldn't get if you purchased a non-CPO used vehicle. And if the new-to-you vehicle needs repairs or breaks down, your CPO guarantee may cover the costs, depending on your program.
- ☐ **Alternatives:** A CPO vehicle can cost significantly more than a non-CPO used vehicle. If you find a used car from a seller you're comfortable with, you could take the used car to a trusted mechanic for a full inspection. An inspection won't give you a guarantee, but it might alleviate your concerns without adding the cost of a CPO.

How to insure your certified pre-owned or used car with Progressive

Are plug-in hybrids worth it?

Plug-in hybrids are best suited for people who do a small amount of driving on most days and take longer trips with some regularity. For instance, if your round-trip commute is less than a PHEV's all-electric range and you regularly take weekend trips that would require using the gas-powered engine, the plug-in hybrid can be worth it. Plug-in hybrids are also a good fit for drivers who want lower day-to-day operating costs and don't mind paying higher upfront costs.

On the other hand, if your day-to-day routine involves more driving than the vehicle's all-electric range and you're wondering if you should buy a plug-in hybrid, the benefits may not outweigh the costs. A traditional hybrid may offer you better fuel economy and cost savings.

Advantages of plug-in hybrid cars

The primary advantage of a PHEV is that it offers the low running costs, low emissions, and possible tax incentives of an electric vehicle without the range anxiety. With a plug-in hybrid, you might be able to commute and run your daily errands without ever using the gas motor, and because of the backup gas-powered engine, you won't have to worry

about getting stranded without a charge on long trips.

Disadvantages of plug-in hybrid cars

Disadvantages of the plug-in hybrid vehicle include its heavy battery, which can cause it to get worse mileage compared to a non-hybrid vehicle when running exclusively on the combustion engine. The battery packs are expensive, too. PHEVs usually cost more upfront than either a traditional hybrid or a gas-only vehicle. If you want to make the most of your PHEV, you'll want to install a 240V outlet or charging station at your house, which can also be costly.

How does a plug-in hybrid work?

PHEVs work by combining a combustion engine with an electric motor – so they can use gas, battery power, or a mix of the two to run. Plug-in hybrids have a larger electric battery and a different recharging system than traditional hybrid vehicles.

Depending on the model, an average plug-in hybrid's range is anywhere from 10 to 30 miles per charge, with some models reaching nearly 50 miles using all-electric power. In comparison, a traditional hybrid battery might only power a car on full electric mode for a mile or two, or it might only use electric power for non-driving functions. When the battery in a PHEV runs out, the combustion engine takes over and provides several hundred additional miles of range using conventional fuel until you have the opportunity to recharge.

Unlike a traditional hybrid, which can charge its smaller battery from the combustion engine and regenerative braking, the larger PHEV battery must be plugged into a socket to recharge. Depending on the car, a normal wall outlet can charge a PHEV in about six hours, while a dedicated, higher voltage outlet can charge a plug-in hybrid in about 3 hours. A very high voltage charger might do the job in as little as 15-20 minutes.

Learn more about traditional hybrid cars vs. plug-in hybrid cars.

What are the benefits of a city home inspection?

Ensuring that a home is properly permitted and complies with zoning laws is important for

both parties in a real estate transaction. Depending on the jurisdiction, sellers may need to have a city inspection on file to sign a sale contract and transfer the home's title. Buyers benefit because they have the peace of mind of knowing that they won't be fined for improper or illegal work on their new home.

What does a city inspector look for?

When performing a city house inspection, the city inspector will look for the following:

- ☐ Violations of building codes and other regulations
- ☐ New construction is properly permitted
- ☐ House complies with zoning laws
- ☐ House meets or exceeds the minimum setback distance (the distance required between house and property line)
- ☐ Health and safety violations that could make the house dangerous to live in

In addition to looking at the house in person, a city inspector will look for records certifying that work performed on the house meets building codes and obtained the necessary permits.

What's the difference between a building inspector vs. home inspector?

A building inspector performs a variety of inspections, including a city inspection, and verifies that the home complies with all local regulations and has the necessary permits. Unlike a home inspector, a building inspector is a government official and may have the power to issue fines or even condemn a house deemed uninhabitable.

A home inspector is an employee of a private company with broad knowledge of building and construction. They perform a visual check of a home to identify problems that need – or will soon need – repair. They usually look at the exterior and interior of a house, checking for things like water damage, foundation problems, and problems with systems like plumbing, electrical, and HVAC. Buyers who want to be sure about the condition of the property they're considering often hire home inspectors. Learn more about how a home inspection works and what to look for when buying a home.

Sellers can request building inspectors to certify that the house is legally in order. Real estate contracts often require the seller to certify that any work on the home has the

proper permits, and local laws may require a city inspection before the sale. When you propose a home renovation, a city inspector may also come to your house to check on work in progress and make sure that it meets code and matches the plan they approved.

What about a home insurance inspector?

A home insurance inspector will provide a visual inspection of your home, much like a private home inspector. However, the home insurance inspector is interested in potential insurance risks. Their assessment helps your homeowners insurance company determine rates. Unlike a home inspection – requested by the homeowner or potential buyer – the insurance company carries out an inspection to deem it acceptable to provide coverage. Learn more about home insurance inspections.

What are the penalties for driving without a license?

Each state has laws against driving without a license. In general, the penalties for driving without a license or driving with a suspended license are more severe than if you misplaced or forgot your license. In many states, a first offense for driving without a valid driver's license can be classified as a misdemeanor on your criminal record.

Is driving without a license a felony?

A violation of driving without a valid license is a felony in some states, particularly if your license has been suspended for a criminal offense such as driving under the influence. Driving without a license is more typically considered a misdemeanor, which can still result in serious consequences. Check your state's laws on driving without a license or consult with a lawyer to find out the potential penalties in your state.

What if I forgot my license at home?

If you have a valid driver's license and are pulled over, you may have a moment of panic upon realizing you don't have your license with you. Calmly cooperate with the officer. You'll likely drive away with a ticket that you can clear up without paying the fine by providing proof of your valid driver's license on or before your designated court date.

How much is a ticket for driving without a license?

Fines for driving without a license vary based on your state and individual circumstances. First tickets for driving without a license may be in the range of a few hundred dollars and will vary by state. Repeat offenses can result in heftier fines. And if you're driving with a suspended or revoked license, the fine is only one of the potential consequences. Jail time, along with a criminal offense on your record, are real consequences that can have lingering ramifications.

Can you drive without a license and insurance?

Driving without insurance is typically a serious violation, as most states require a minimum amount of liability insurance for all drivers. Like driving without a license, driving without insurance can lead to a fine, arrest, jail time, and your car being impounded.

It's helpful to know the laws in your state and best to always have a valid license and proof of insurance with you while driving. Learn more about car insurance requirements by state.

Get the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your car.

What are the factors to consider when negotiating a new boat purchase?

When you buy a boat, many factors impact the price. If you're buying a new boat from a dealer, the price is based on the manufacturer's suggested retail price, as well as things like features, add-ons, warranties, and prepaid maintenance services.

If you're buying a used boat, the price will likely be based on what the seller paid, the age and condition, upgrades, maintenance or deferred maintenance, and the value of any accessories included in the sale. To get a good deal, you first need to know what goes into the price of a boat and how to negotiate.

The following factors can influence how you negotiate a new boat purchase.

- ☐ Whether you're financing the purchase
- ☐ Whether you're paying all at once
- ☐ Whether add-ons like a trailer or any other accessories are included
- ☐ Whether the seller is responsible for delivering the boat to you

Tips to negotiating a boat price

Know your budget

Before you shop for a boat, you should know how much you can afford to spend. Having a firm budget can be a great negotiating tool because you can set a hard limit for the absolute maximum you can pay.

Research offers

It's a good idea to know whether similar boats are for sale in the same area and their respective prices. This tells you the value of a particular type of boat in your area and how many people are trying to sell boats at a given time. You can use this information to negotiate a lower price if the seller thinks they may lose your business.

Offer cash

When thinking about how to make an offer on a boat, most sellers prefer to get paid upfront when they sell things like boats and RVs. If you have cash, it gives a seller confidence that you'll pay, and they may be willing to take less money to have the money right away. If you're dealing with a private seller, cash can be a great negotiating tool because they know they can complete a sale quickly if they agree to your price.

Hold the add-ons

Another way to minimize the purchase price, whether new or used, is to avoid getting any unnecessary add-ons. Extra features, warranties, and prepaid maintenance plans can drastically increase cost, especially if you're buying a brand new boat.

Shopping for a boat can be fun, but make sure you get the best deal possible before you get out on the water. That's why it's important to know what goes into the price of a boat

and how you can negotiate with sellers.

When the eco mode button is engaged, the car's throttle becomes less reactive. When the throttle is less reactive, the engine doesn't work as hard, and you can't accelerate as quickly as you usually can. Eco mode doesn't make a car go slower overall, but it does slow down the acceleration. The best thing you can do is drive at a relaxed pace with eco mode on – having a heavy foot on the gas and brake pedals may cancel out the good that the eco mode setting is doing.

In addition to slowing the reaction time of accelerating, eco mode may lower the air conditioning output and dim interior lights.

When should I use eco mode?

The ideal time to use eco mode is when you're driving at a slower pace – typically under 45 miles per hour. It's perfect for day-to-day use in settings where you're likely to drive in a leisurely way. It's a great way to save on some fuel while running errands around town, sitting in stop-and-go traffic, or driving through city streets where speed limits are generally low.

When should I turn off eco mode?

Eco mode reduces a car's response time, so it's best to turn it off in situations where you may need to accelerate quickly. For example, automotive experts do not recommend using eco mode when you're on a highway, merging into traffic, driving on difficult roads, or when the weather conditions are poor.

Another characteristic of eco mode is that it causes the car to change gears less often. For this reason, it's best to avoid using eco mode in situations where the gears need to change regularly, such as driving uphill or accelerating quickly.

Many drivers also choose to switch off eco mode on sweltering days as air conditioning doesn't run very efficiently while it's on.

How do I turn off eco mode on my car?

Most cars have a basic button that you can press to turn eco mode on and off. Some vehicles may have an automatic eco mode feature that switches on at certain times. If your

car uses this system, you can go into the vehicle's settings to switch eco mode on or off.

What are the advantages of using eco mode?

Eco mode puts less strain on a car's engine, resulting in several benefits such as:

Should I cancel my auto insurance after selling my car?

After you've released your liability on the car, you'll need to cancel or adjust your auto insurance policy. Ask your insurance provider for options, especially if you own another vehicle.

Learn more about when to cancel insurance after selling a car.

What factors affect annual mileage?

According to 2018 data from the Federal Highway Administration, the average American driver averages just under 14,000 miles each year. Your average mileage may vary depending on a few different factors, including your age, where you live, the length of your commute, and your lifestyle habits. For example, drivers in urban environments and larger cities may drive less than their rural counterparts thanks to the availability of public transportation.

Workplace commuting is an important factor since it can vary so much. Data from the United States Census Bureau indicates that Americans face an average commute of more than 27 minutes, an increase of about 10% over a 14-year period. Despite that average, nearly 10% of workers commute more than an hour, while roughly 12% have commutes of less than 10 minutes.

How to calculate annual mileage

There are two easy ways to figure out how many miles you drive each year.

Compare records from your mechanic

If you have the paperwork from your car's scheduled maintenance going back a year or

more, you can compare two appointments a year apart to get the exact number of miles you drove during that year. This method won't account for recent variations in your habits or circumstances, though – if you moved, for instance, your commute could be very different, which would affect your mileage.

Track your mileage

You can also track your mileage for a month and then multiply that number by 12. However, this method won't account for extra mileage from vacations or holidays, so it may be a little low. On the other hand, it can be helpful if your circumstances have recently changed (e.g., you've started working from home). Your car's history won't reflect your new circumstances yet, so this method can be a good option if you need to calculate your annual mileage for the future.

When you estimate your annual mileage, try to be as accurate as possible. It may not be the most important factor in determining your rate, but it can help you obtain a precise car insurance quote. Learn how car mileage may impact your insurance.

How do I report the sale of a vehicle?

The rules for transferring car ownership vary by state. Many states require that you remove the license plates and return them to the DMV, but in Illinois, for example, the plates belong to the seller.

Start by contacting the DMV or state department responsible for motor vehicles and ask how to report the sale. Find out which specific steps to take, which forms you need to fill out, and how long you have to complete the process.

Transferring your car title is another important step after selling your car. Learn more about what's involved in signing over a car title.

What's a bill of sale?

Is a first-time registration different than a renewal?

Registering your vehicle for the first time usually takes a few more steps than simply renewing your registration. When renewing your registration, most states don't require the same level of information but may still need your VIN, license plate number, and driver's license number. Keep in mind that if you purchase your car from a dealership, both the title and registration process may be handled by the dealership – typically for a fee – but it becomes your responsibility to ensure that this is the case.

Requirements vary slightly from state to state, but expect to bring the following to your department of motor vehicles for your initial vehicle registration:

- ☐ Driver's license, which serves as proof of identification and residence
- ☐ Proof of auto insurance
- ☐ A bill of sale or ability to show sales tax payment
- ☐ A car title in your name or a signed lease agreement
- ☐ Certificates showing the vehicle has passed any state-required safety or emissions tests
- ☐ Vehicle registration fee
- ☐ A completed registration form, which may include information such as the car make and model, odometer reading, and vehicle identification number(VIN)

How long do I have to register my car?

The vast majority of states offer a 30-day window, or grace period, to allow you to register a newly acquired vehicle or one you're bringing in from out of state.

Can I register my car online?

More and more states are allowing first-time car registration online. However, some states still require initial registrations to be done in person. Check your state's department of motor vehicles website to see if you can register your vehicle online. Keep in mind that many states also allow renewals online.

Can you register a car without a license?

It can be tricky to register a car without a driver's license. Some states require a valid driver's license to register your vehicle. But since you don't need to have a driver's license to own a vehicle, some states don't technically require one to register it. Check with your

state for details.

Do I need the title to register my car?

Showing a vehicle title is a requirement of registering a vehicle. If the title was lost, you'll need to get a replacement car title before you can register the vehicle. In many cases, the name on the title must be the same as the name on the registration. However, additional names can be added to a registration. Learn more about how to add names to car registration.

Does the car need to be present to register it?

You don't need the car physically present to register it. However, you'll need the car in order to get all the information needed to register it. For instance, states that require the passage of a safety or emissions test will require the vehicle to be present to go through this step. You'll also need information such as the car's make and model, VIN, and odometer reading to fill out the registration form.

If you won't have the vehicle with you when you file your registration paperwork, it may prove beneficial to download and print out the required forms ahead of time so you can fill in the necessary details.

Can you register a car without a license plate?

If you're buying a car from a dealership, they can issue a temporary license plate until all registration paperwork and new license plates come in. If you're registering an older car without valid license plates, you need to register the vehicle to obtain new plates. However, many states allow a short grace period to drive the vehicle to your own home as long as you have a bill of sale and proof of insurance.

What are the worst cars for snow?

While many vehicles will serve you well when winter weather strikes, there are a few you should avoid if you plan to drive in the snow or ice:

- ☐ Rear-wheel drive (RWD): A car with rear-wheel drive sends your vehicle forward by spinning its back tires. This type of drivetrain is the worst for driving on snow-covered roads because it provides the least amount of traction.
- ☐ Lightweight: Lighter cars are more likely to slip and slide on snowy roads than heavier vehicles.
- ☐ Low ground clearance: It's easy to damage the undercarriage of vehicles with low ground clearance when driving in wintery weather. They're also prone to get stuck in the snow, potentially leaving you stranded.

Why can my car insurance company drop me?

Car insurance companies can legally drop a customer if they become riskier to insure than when they first bought their policy. But that doesn't mean they let go of customers for just any reason – if you practice safe driving habits and pay your premium on time, the chance of losing your car insurance is slim.

There are two ways insurance companies can end a customer's policy: through non-renewal or cancellation. Non-renewal means the insurance company will see out the rest of your policy term but let you go as a customer after that. With cancellation, the insurance company may be required to give advanced notice in writing, but they can cancel the policy effective on a specific date prior to the expiration of the policy term in certain situations.

What situations can result in car insurance non-renewal?

Common reasons for auto insurance non-renewals vary by state and insurer and include multiple accidents and too many insurance claims.

Multiple accidents within a three-year window

Insurers generally pay more attention to accidents where you're at fault versus those where someone else is at fault. However, being involved in too many collisions (even ones where you weren't at fault) can be a red flag to insurers.

Too many insurance claims

If you file claims often your insurer may view you as a greater risk, which may lead them to non-renewing your policy.

Insurers may not drop a customer after their first one or two incidents. The first step is often to increase your car insurance rate. From there, if a customer has another accident or files more claims, the insurer may send a notice that they won't be renewing the policy at the end of its term.

What events can cause car insurance cancellation?

An insurer can choose to cancel a policy before reaching the end of the term, though the permissible reasons may vary by state.

Being convicted of a DUI offense

Once a driver is convicted of driving under the influence of drugs or alcohol, they're seen as high risk. Some insurers may choose to drop a customer after they receive a DUI. Learn about insurance after a DUI.

Loss of driving privileges

When someone isn't fit to drive or doesn't hold a valid license, their car insurance may be canceled. The loss of driving privileges can result from a DUI or other serious driving infraction, or it can be based on a medical condition that impacts the person's ability to drive safely.

Late payments or failure to pay insurance premium

Some insurers may charge a late fee if a payment is late. If it becomes a consistent problem, or if you fail to pay your premium, you may receive a cancellation notice from them.

Insurance fraud

Insurers generally have a zero-tolerance policy when it comes to insurance fraud. They'll likely cancel the policy of anyone who lied when initially applying for the policy or who was caught filing a fraudulent claim.

How many accidents can you have before your insurance drops you?

Each case is unique, and different insurers have their own criteria for determining how many accidents is too many.

My car insurance company dropped me – now what?

First, start shopping around for a new policy as soon as you learn your old one isn't being renewed or was canceled. It's illegal to drive without insurance in nearly every state. Additionally, having a lapse in car insurance coverage between policies may mean more difficulty in getting a new policy and higher rates when you do.

Getting car insurance after non-renewal is easier than getting it after a cancellation. Many of the major insurance companies will accept customers whose previous insurer didn't renew their policy. Just be prepared for a higher rate than you were paying before. If your car insurance company dropped you, it's still possible to get some form of insurance even after a severe infraction like a DUI.

Progressive offers insurance after a DUI if that person holds a valid license and is legally able to drive. We can also help you submit an SR-22 or FR-44 if your state requires them.

Deer are most active at dawn, dusk, and for a few hours after the sun sets. They're also more prevalent during mating season, which runs from October to January. Animal strike claims are more than twice as likely in November than any other time of the year.

How to avoid deer at night

Because deer tend to be active after sunset, it's imperative to stay alert if you're driving at night. Here are a few tips to help you spot deer on the road and avoid an accident.

- ☐ Upgrade your headlights. Choose LED or HID bulbs instead of traditional halogen. Both produce a brighter light that makes it easier to spot animals in the distance.
- ☐ Be wary of the woods. If you're driving on a road that's wooded on one or both sides,

deer could be lurking just out of sight, waiting to make a run for it.

☐ Slow down. Deer don't usually travel alone. If you spot one, chances are, there are more nearby. Slow down and watch out for the rest of them.

☐ Look for glowing eyes. Deer have yellow eyes that look like they glow in the dark. If you catch a glimpse of yellow, assume it's a deer and slow down.

☐ Pay attention to road signs. If you see a deer crossing sign on the road, it means you're in an area with a large deer population.

☐ Use your high beams. If you're driving in a low-light area with few or no streetlamps, turn on your high beams for greater visibility. Just be sure to turn them off if you see another car coming.

☐ Look out for recently killed deer. Deer typically travel in groups. If you see a deer on the side of the road that was hit recently, others could be nearby.

What to do if a deer runs in front of your car

If you spot a deer, blow your horn to get their attention and scare them away. Don't count on deer whistles or other gadgets to send them running.

Take steps to protect yourself

Even the most careful drivers can't protect themselves from every unexpected event that might happen on the road. Here are some things you can do to help you stay safe if you have a run-in with a deer – or any other animal.

☐ Wear your seat belt. Many states have seat belt laws for a good reason. They can help protect you if you're in an accident, whether with a deer or another vehicle.

☐ Stay in your lane. If you see a deer coming, your instinct might be to swerve out of the way. If you do, you could end up in oncoming traffic. Instead, stay in your lane and apply the brakes evenly until you stop.

What to do if you hit a deer

If despite your best efforts, you hit a deer, there are a few things you should do.

Make sure you have the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

What are the requirements to rent out a house?

One of the most important things you can do if you're new to real estate management is research local laws and regulations. Before you rent the property, draw up a lease – a legally binding contract. Make sure to understand your obligations as a landlord and what can and can't be stipulated in the contract.

For example, in many areas, landlords are required to give a minimum of a 24-hour notice before entering a rental property for repairs or maintenance, while other areas require more. Make sure your lease agreement complies with the law. Consider getting the help of a lawyer or other professional when you create your lease agreement.

List everyone who'll be living in or financially responsible for the home, not just the primary renter. That may include people who don't live in the building, like co-signers or guarantors. Being precise and comprehensive in your rental agreement helps avoid problems and ensures that you have legal recourse if something happens.

Renting out a house for the first time

In a perfect scenario, your tenants will maintain the property and always pay rent on time. You'll need to occasionally check in on the property, address issues that come up, and maintain your financial records. If you're not willing or able to do these tasks, you can hire a property management company to do them on your behalf.

How to get a house ready to rent

Before renting out your house, it needs to be in good condition. A well-maintained home is easier to market, and you can't rent a house that isn't safe to live in. Before you market your rental, consider the following:

- ☐ Is your house up to code? It needs to be if you want to rent it legally.

- ☐ Do you have homeowners insurance on your rental? Even if property insurance isn't required by law, a homeowners insurance policy can protect you if something happens to your property. Some landlords also require that tenants carry renters insurance to avoid conflicts about damage to the tenant's personal property.
- ☐ Do you know what fair rent for your property is? Research the market in your area and set a reasonable but competitive rate.
- ☐ Are there any outstanding repairs needed? If so, get them fixed. To potential tenants, they'll be irritations that may make it difficult to rent out the house.
- ☐ Is everything clean? Curb appeal and a clean house can make a big difference in finding tenants.

You may also want to get the building professionally inspected, which can identify issues before you can safely and legally rent out your house. Look at other houses for rent in your area and see how yours compares in terms of amenities and size, which can help you decide if you want to make any improvements. For instance, if yours is the only house in the neighborhood that doesn't have a dishwasher, adding one may help you compete with nearby properties. Learn more about what landlord insurance covers and how home inspections work.

Finding renters

The first step to finding tenants is creating an ad. Consider what sort of renter might want to live in a neighborhood and house like yours. If it's a large property with many bedrooms near a university, it could be ideal for students. You may need to consider whether you're comfortable with the possibility of parties and groups of people coming and going. Create an ad that highlights how the house is a good fit, focusing on the home's bedrooms, safety features, and proximity to schools. Be sure to include details that make your property stand out, like new appliances, hardwood floors, or an upgraded kitchen.

Don't underestimate the value of competitive pricing. According to a 2021 study by Zillow, budget is the number one selling point for most renters, followed by the number of bedrooms and floor plans. Extras like a shared recreation space were much less important, indicating that most people are looking for a house that fits into existing routines and budgets rather than a place that offers everything on site.

Screening potential tenants

Start looking for tenants as soon as the house is ready to rent and you're prepared to take on the responsibilities of a landlord. You don't want the house sitting empty longer than

necessary, but you also want time to screen your tenants. Ideally, this is the beginning of a long-term relationship with reliable tenants you trust.

You're not legally allowed to discriminate in your tenant selection by protected classes like religion, age, or disability. You can ask for rental history, proof of employment history and current income, a criminal background check, references, and a minimum credit score. Keep an eye out for a history of evictions, unstable employment, or criminal record.

Tips for renting out a house

Know your limits

Whether you're preparing the house for the first time or responding to a tenant complaint, don't take on work yourself unless you're sure you can do it to code.

Secure access to the shared spaces

If you're renting out a duplex or only a part of a house, be sure to have a way to close or separate that area from the rest of the house to protect others in the home and reassure your tenant that they can have privacy.

If something is important to you, get it in writing

If you're worried about something specific, include it in the contract. For instance, if you allow pets but have nice hardwood floors in your home, you may include a clause stating that repairs to the hardwood are the tenant's responsibility. Be clear and upfront with your conditions before signing.

What car dealership fees and taxes do I pay when buying a new or used car?

One of the most frustrating parts of the car buying process occurs when you look at your contract, only to find several fees you never knew you'd need to pay. Keep in mind there are some taxes and fees on new cars that you'll have a hard time avoiding. These include the vehicle registration fee, sales tax, and documentation fee.

Vehicle registration fee

The vehicle registration fee includes the cost of registering the vehicle, issuing a title, and the cost of the license plates you attach to your vehicle. The registration fee is affected by the car's current value, fuel efficiency, age, and sometimes even its weight. Different states calculate the fee based on a variety of factors, while others charge a flat rate. Registration can range in price from less than \$50 to more than \$200, depending on where you live.

Sales tax

The sales tax, which will vary by state, is the most significant cost you'll pay when buying a new or used car. Because sales tax for a car is just like sales tax for any other product, and considering that you're paying significantly more for a vehicle than, say, your groceries, the final tax amount can be staggering – for example, an 8% sales tax on a \$20,000 vehicle is \$1,600. Some cities and counties add another tax on top of the state tax so you may pay end up paying several thousand dollars more.

Can I negotiate some of the additional costs when buying a car?

The three costs listed above are standard mostly everywhere across the country. However, you can challenge or negotiate down some fees when buying a new car. Some dealerships add on fees to increase their profit. The state doesn't legally require these fees, so many dealerships will drop them if you threaten to walk away from the purchase. There are some unique fees when buying a new car that may be negotiated, including:

- ☐ Advertising fees - These are the costs the dealership will sometimes charge buyers to offset the cost of their advertising and can cost up to a thousand dollars or more, depending on the dealership.
- ☐ Add-ons - The dealer may pass the costs on to you for add-ons to a vehicle, like window tinting or mudflaps.
- ☐ Destination Fee - This is typically a charge for preparing the car for purchase. This is a standard fee but could be negotiated as part of the sale.
- ☐ Paint protection or pinstriping - In many instances, a pinstriping job will cost around \$25, but a dealer might charge \$200 or more for it. While it could affect the look of the vehicle, it isn't strictly necessary, and it's not something you should pay for.

Are there additional fees when buying a used car?

Fees can, for the most part, be negotiated. There are several things you can do during the sales process to help bring the cost down.

Don't be afraid to look at different dealerships. If you live in a state where documentation fees have no limit, you may be able to get better prices at a different dealer. Look out for what's known as the "supplemental" sticker. It lists markups and add-ons besides the factory MSRP sticker. If you see a dealership with these stickers, walk away.

Take the time to research the average cost of the vehicle that interests you. Know its Kelley Blue Book value, the cost of add-ons, insurance, and other expenses. If you're an informed buyer, it'll give you an edge in negotiations. Ask the salesperson for a complete, detailed breakdown of all expenses before you agree to a deal. This gives you a better understanding of what you're expected to pay and what it'll cost you overall.

Once you've made your purchase, congrats! Consider protecting your vehicle with Progressive

Best investment cars to buy

While there's no way to know for sure what cars will appreciate and be worth more in the future than they are today, there are several types of cars today that maintain their value and often appreciate over time.

1950s American classics

These popular U.S. cars were made in the 1950s after World War II. Known for their tailfins and chrome, they featured sleeker designs than cars made in the 1940s at a time when style reigned supreme.

Muscle cars

American muscle cars are known for their V8 engines, high performance, and flared fenders. The original muscle cars of the 60s and 70s have been replaced with more practical and fuel-efficient models, but many of the classics are still highly sought after in today's market.

Affordable classics

The price tag on many classic cars is out of reach for most people, but affordable classics

typically cost less than \$40,000. They include domestic and foreign models, like the 1970 Chevy Camaro and 1967 Volkswagen Beetle. Classic cars in this category have seen some of the biggest value increases in the last 15 years and show no signs of slowing down. Learn more about finding out classic car values.

British and German classics

Some of the most coveted collector cars are made overseas. These classic cars are known for their efficiency, reliability, ability to retain their value and include iconic brands such as Jaguar, Aston Martin, Bentley, BMW, Mercedes, and Porsche.

Ferrari

In a class by itself, the brand sells around 10,000 of these elite sports cars each year, and the exclusivity adds to their appeal and helps maintain value. While many become classics, Ferraris aren't immune to depreciation. The 1966-1967 Ferrari 365 California Spider experienced the biggest dollar decrease during 2021, dropping in value by \$100,000, according to Hagerty's Pricing Guide.

What are the Minnesota car insurance laws?

To meet Minnesota auto insurance requirements, drivers need liability coverage limits of at least:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

When considering liability limits, take your overall net worth into account. You can choose higher limits than those required in Minnesota for added protection.

Additional Minnesota auto insurance minimum coverages

Minnesota also requires personal injury protection (PIP) and uninsured/underinsured bodily injury coverage (UM/UIM BI) with the following minimum limits:

- ☐ PIP: \$40,000 (\$20,000 for medical expenses, 20,000 for economic reasons such as lost wages)
- ☐ UM/UIM BI: \$25,000 per person, \$50,000 per accident

PIP covers your medical costs, as well as lost wages and death benefits, and pays out even if you're at fault. UM/UIM BI pays for medical expenses for you and your passengers if you are hit by a driver with little or no insurance.

Comprehensive and collision coverage protect your vehicle

Most lenders have specific insurance requirements for leased cars and financed cars, including coverages for physical damage. And unless your vehicle holds little value, it's wise to add them. Comprehensive and collision pay for the repair or replacement of your car if it's in an accident, gets stolen, or is otherwise damaged as a result of a covered incident.

Electric car charging times

The time it takes to charge your car's battery varies based on the electric car charging station you use.

- ☐ Level 1: Level 1 stations are convenient but not very practical while on the road. At 2-5 miles of range per charging hour, you'll need to charge your battery overnight to have a decent range for the next day.
- ☐ Level 2: A level 2 station gives you approximately 10 to 20 miles of range per hour of charging time.
- ☐ Level 3: Level 3 stations provide the fastest charging speed available, charging batteries to 60 to 80 miles of range for every 20 minutes of charging time.

Electric car charging at home

If you decide to install a Level 2 charging station at your home, you can choose between a hard-wired or portable station. A hard-wired station may be built into your garage's wall or other structures, whereas a portable electric car charging station plugs into a 240-volt outlet. The advantage of a portable charging station is that you can take it with you if you move or go on vacation.

Important note: If you don't currently have a 240-volt outlet or service near your garage or driveway, you'll need to have one installed in order to use Level 2 charging equipment at home.

How much does it cost to charge an electric car at a public charging station?

It depends on the charging station. When you charge up at home, you pay for the "fill-up" through your electric bill. In contrast, some public charging stations offer free charging, whereas others may charge a per-kilowatt or per-minute fee. The price to charge your vehicle is often less than what you'd pay for gas, and you could save money by signing up for a subscription to a charging network.

Benefits of home winterization

Winterizing your home may result in lower heating bills and a more comfortable environment. Winterizing your home can also help avoid costly problems like burst pipes if temperatures dip too low. Some home winterization tasks are appropriate for DIYers, but not everyone has the time to tackle them. Learn more about how to winterize your home to prevent pipes from freezing.

Factors that affect the cost of home winterization services

If you're paying someone to assess your home and do the work for you, a comprehensive winterizing home renovation can cost thousands. The cost to winterize a home often depends on the house itself and its location. Other considerations include your home maintenance habits and the age and condition of your appliances.

Size and design

If you have a large home, there's likely a lot of pipes to check and insulate. Other tasks have more to do with the home's design. Window and door insulation has a "per unit" cost. If you have several doors and windows, the cost may add up quickly, even if your house is small.

Location

The climate around your house makes a big difference in your home's winterization needs, but not always in the way you imagine. While northern states more frequently reach the temperatures necessary to freeze pipes, the houses are typically built with more insulation.

In the south where pipe insulation may not be necessary, a less severe temperature drop can still wreak havoc. Find out what kinds of winter damage are most common in your area to get a sense of what it will cost to winterize your home.

Your habits

Consider whether you are interested in seasonal fixes or long-term home improvements. Winterizing your home's windows with window plastic costs less than getting double-pane windows. But window replacement will help keep you cool in summer too – and you won't have to keep applying window plastic year after year.

Systems maintenance

Your furnace and HVAC systems are integral to winterizing your home. Most years you won't need anything more than a filter change for the furnace, which is relatively inexpensive. However, if your furnace hasn't been performing well, you may need more expensive services like duct cleaning or a complete check-up. Learn how home insurance may cover furnaces and HVAC systems.

Professional assessments

If you're interested in getting your house in shape for the winter but don't know what needs to be done, an energy audit can identify ways to improve heat retention and energy efficiency.

What does a vehicle registration look like?

Each state will differ in how they issue a vehicle registration certificate. Some will send out vehicle registration cards, while others use paper documents. Despite those differences, the certificate is an official document. It will contain information about the vehicle, including the vehicle identification number (VIN), the name(s) it's registered under, along with their address, the license plate number of the vehicle, vehicle make and model, a registration number, and expiration date.

What is a vehicle registration number?

The car registration number is simply the number associated with the application and certificate issued and printed on the vehicle registration document. Each state styles the

number distinctly – some even use the license plate number – but you can find the registration number on the state-issued vehicle registration card or certificate.

Who oversees a car registration?

When it comes to issuing vehicle registrations, every state takes a slightly different approach, but expect to go to the department of motor vehicles or a similar agency to obtain your registration. Getting your vehicle registered is an official process that provides you with a legal document proving your ownership of the vehicle and that it's road legal.

If you move from one state to another, you'll need to register the vehicle in your new state of residence since each state has its own process for registrations.

Where should I keep my vehicle registration?

Law enforcement officials can require you to show your vehicle registration. Remember, the certificate is an official document allowing the vehicle to be driven on public roads, so keep the registration with you while you're in your vehicle.

What does vehicle registration cost and how long does it last?

Yes, vehicle registrations have fees associated with them. The fees are set by the state agency issuing them and vary by state. Each state also has different rules about when a vehicle registration expires, but many require registration renewals every 1-2 years.

Why does a state require a vehicle registration?

Vehicle registrations make it easier for states to assess the number and condition of cars and trucks driving on their roads. They also ensure every vehicle has an up-to-date license plate and tag. Some states require a safety or emissions test to register and use the vehicle registration process to ensure a vehicle passes these checks.

Additionally, some states use their registration process to verify that registered drivers have insurance. Learn more about car insurance requirements by state.

If you sign a contract for a car, can you get out of it?

When you sign a car dealer contract, how binding is it? Unfortunately, contracts are

intended to be legally binding – by signing the contract, you agree to the terms stated within it. Most buyers who sign a car purchase agreement aren't easily able to get out of it, but there are a few possible exceptions.

Your lender doesn't approve the car loan

Some car dealers allow for something called a "yo-yo sale," in which they let you take the car home before you have approved financing. If your loan is denied, the dealer will likely void the contract and require that you return the car.

The vehicle fails inspection

You may be able to get out of a contract if a problem quickly arises with the car that wasn't disclosed to you before you signed the contract.

The salesperson wasn't honest with you

If the salesperson persuaded you to sign the contract by giving you false information, you might be able to get out of it. Schedule a meeting with the dealership manager, and if it escalates to that point, you could speak with a lawyer.

You're leasing the car

Cars leases are for a specific amount of time, which the contract lays out. Most dealerships allow customers to cancel a lease early – but note that this may incur a hefty penalty. Learn more about how to get out of a car lease.

What's the difference between a sedan and a hatchback?

Both sedans and hatchbacks are passenger vehicles that seat up to five people. They have similar features and are comparable in size. The major difference between a sedan and a hatchback is the trunk space – in a sedan, the trunk is separate from the passenger area. In a hatchback, the two areas are connected.

Hatchback vs. sedan: Pros and cons

Here's how hatchbacks and sedans stack up across a few key categories:

Noise

Winner: Sedan. Since the trunk is separate from the passenger area, sedans typically have less road noise than hatchbacks.

Resale value

Winner: Hatchback, usually. Although it depends on the car make and model, hatchbacks often have better resale value than their sedan counterparts.

Security

Winner: Sedan. Since the trunk of a sedan is separate from the passenger area, no one can see what's inside it. Whereas a hatchback is generally going to let passersby see what you're storing in the back, unless you have a cover.

Storage

Winner: Hatchback. Because there's no separation between the trunk and the car's interior, hatchbacks have more storage space than sedans. You can fit larger items into the trunk of a hatchback, and the rear seats fold down, giving you even more room for cargo. Plus, a hatchback's trunk area is flat, making it much easier to load and unload.

Hatchback vs. sedan: Which is right for me?

Some auto manufacturers offer sedan and hatchback versions of the same model car (e.g. Toyota Corolla sedan vs. Toyota Corolla hatchback), making it easy to compare your options. Before deciding which is right for you, consider the following:

- ☐ Lifestyle: A hatchback offers more flexibility and is more practical for people who need room to haul cargo back and forth but can't afford or don't want a truck, SUV, or minivan.
- ☐ Budget: Hatchbacks are typically more expensive. Depending on the type of vehicle you're considering, the price difference between a sedan and a hatchback may not be significant.
- ☐ Design: Hatchbacks typically have sportier designs than sedans, but that doesn't mean they're better. The one that's right for you is a matter of personal preference.

Learn more about buying a new car and check out Progressive's Car Shopping Services by TrueCar to browse a wide range of new and used cars.

When should I renew my license?

Each state has guidelines on how often drivers need to renew their license – typically every four to eight years. Consider starting the process one to three months before the expiration date to give yourself enough time to complete all the steps. If you miss your expiration date, you can still renew an expired license.

If your grace period has ended, the DMV may require you to retake a vision test, written exam, or even the full driving test before you can be issued a new license. Note that you can't drive with an expired license. Depending on where you live, you may need an updated license if important details have changed, such as your address or name.

Can I renew a license online?

Most states allow drivers to renew their license online as long as the previous one hasn't expired and no important information has changed. You may need to visit the DMV to renew your license if you meet one of the following provisions:

- ☐ Your license has expired: Most states require expired licenses to be renewed in person.
- ☐ You need to change the details on your license: The DMV may need to verify documents in-person when important details have changed, such as your name or address.
- ☐ You're applying for a REAL ID: The first time you get a REAL ID, you'll need to do so in person.
- ☐ You're a senior: Some states allow seniors to renew a license online, while others don't. Seniors may also need to renew their license more often than younger adults and may be required to take vision tests more often.

How do I renew my license?

The exact process of renewing a driver's license may vary from state to state. These general steps apply to most drivers in the United States:

Once you've completed the steps to renew your driving license in some states, a temporary one will be issued while your new license is being made. The temporary license is valid for 30 to 60 days, depending on the state, and you can start using your new license as soon as it arrives. Learn more about car insurance requirements by state.

Do you need proof of insurance to renew a license?

Most states don't require proof of insurance to renew a license, but some need to see proof of insurance before you can take your first driving test. You'll need to provide proof of insurance to your state's DMV when registering a car, and it's illegal to drive without insurance in most states.

The greater range of investment options offered by a variable life policy means it could, in the long run, provide a greater benefit to your beneficiaries when you pass away – especially if you're a savvy investor. But it also opens you up to much higher risk, fees, and costs than whole life or universal life policies.

Final expense life insurance

Also known as funeral or burial insurance, final expense insurance is a type of whole life insurance that offers a smaller and more affordable death benefit designed to help cover your end-of-life expenses like funeral costs, medical bills, or outstanding debt. While other types of life insurance may have age and health requirements, final expense policies can be easier for older or less-healthy individuals to qualify for. A final expense policy's cash value would operate the same as a whole life policy's.

Comparing the different types of life insurance

Compare the five key types of life insurance policies using this chart.

Other types of life insurance

There are non-traditional life insurance types called simplified issue and guaranteed issue that don't require a medical exam. These can typically be whole life or term life policies that have a simplified underwriting process. While simplified issue policies may involve a health-related questionnaire, guaranteed issue policies won't factor in your health at all. Your coverage options may be lower and more expensive than with traditional policies, but they can be obtained faster. Final expense policies are often simplified or guaranteed issue.

Instant life insurance is similar to simplified issue but may have higher and more affordable coverage options (such as this new one-year, short-term life insurance policy).

There are also different types of life insurance riders you can add to a policy to change how your life insurance works under certain circumstances.

What's a DMV release of liability form?

The release of liability form is separate from a car title transfer. Also called a notice of transfer or sold notice form, the release of liability officially transfers legal responsibility of the car from the seller to the buyer. Many states require it for car sales.

The information on this form tends to include the vehicle's make, model, year, and color, the VIN, your name, your contact information, the buyer's name and contact information, the car title transfer date, and the odometer reading.

Complete the release of liability form as soon as possible after selling your car. If you wait too long, you might incur a fine. You could also be liable if the buyer is in an accident, gets a traffic violation or a parking ticket, or commits a crime with the vehicle.

How does cash value life insurance work?

When you make premium payments on a cash value life insurance policy (typically any permanent policy), part of your payment is allocated to the policy's cash value savings component, which accrues interest over time. Whole life policies grow their cash value via a fixed interest rate, while universal life policies grow their cash value at a rate more dependent on the market (but with a guaranteed minimum rate).

Depending on the type of life insurance policy you have, your cash value can be used in different ways. If you have whole life and your cash value grows to equal your death benefit amount, your insurer will automatically terminate your policy and pay out the death benefit to you. If you have universal life, your cash value has the potential to result in a zero-cost policy – that means all premiums are paid from the built-up cash value. Both types of policies have cash value that can be used as a life insurance loan once it grows to a certain amount.

Note: The cash value insurance feature is generally designed to benefit you while you're still alive – by providing you with a loan option and a way to potentially decrease your premium payments. Your cash value will not affect your death benefit amount unless your policy specifically allows for the cash surrender value to be added to your death benefit.

(which can significantly increase your premium).

Can I cash in life insurance while I'm still alive?

Yes, there are ways to cash in your life insurance policy while still alive. However, these methods may result in changes to your death benefit amount or even ending your life insurance coverage:

☐ **Sell back your policy:** You may be able to fully cash in your life insurance while you're still alive by selling back your policy to the insurer in exchange for its cash surrender value, some of which may be taxable. If you cash in on your policy, your coverage will end and a death benefit will not be paid upon your passing. Consult with a financial advisor to determine your options and the tax and fee implications for cashing in on your life insurance policy.

☐ **Take out a loan:** If you want to maintain coverage while accessing some of your policy's cash value funds, find out if it has grown enough for you to borrow against the policy. You can then pay back this loan with interest (or have the owed amount subtracted from your death benefit when you pass away). Note that if you borrow the full cash value of your policy (or possibly a lesser amount set by the insurer), it may result in termination of coverage – essentially selling back your policy in exchange for the cash value.

What kinds of life insurance policies accrue cash value?

The cash value feature is included on permanent life insurance types like whole life and universal life. Since final expense life insurance is a type of whole life, it can also have cash value and can be a more affordable option for obtaining a policy with cash value.

How to get life insurance

You can get a life insurance quote and compare rates online. You'll answer some questions, and then you'll choose your coverage amount and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

What are the different types of life insurance?

Beyond the general difference between term and permanent, understanding the nuances of these five key life insurance types can help you determine which is right for you. Jump

to a section to learn more about each type of life insurance:

- ☐ Term life insurance
- ☐ Whole life insurance (permanent)
- ☐ Universal life insurance (permanent)
- ☐ Variable life insurance (permanent)
- ☐ Final expense life insurance (permanent)

Term life insurance

Term life insurance is generally more affordable than permanent life insurance. It provides coverage for a set number of years, paying out as long as your policy hasn't expired and you've paid the premiums. You can lock in your rate for the entire term period, which makes budgeting and planning easier.

At the end of the term period, and based on the product options available, you may be able to renew your policy at an adjusted rate. However, you can typically only renew a term life policy on a year-to-year basis – not for another term period. Your new rate will be based on your age and health at the time of renewal, and you may or may not need a medical exam to obtain coverage. You may also be able to convert your term life policy to whole life at the end of your term.

Types of permanent life insurance

The coverage from permanent life policies lasts your entire lifetime, and there are four key types:

Whole life insurance

As a type of permanent life insurance, whole life insurance provides coverage for your entire lifetime, paying your benefit no matter when you pass away – as long as you keep paying your bill. Whole life insurance also includes a savings component that a portion of your premium will pay into. The savings component has a fixed interest rate that builds cash value over time, which is part of the reason whole life policies typically cost more than term life policies with similar coverage.

The cash value of your policy won't affect the death benefit paid out upon your passing. However, if it grows to equal your death benefit amount by the time you're a set age (usually 100 or 120), your insurer will terminate your policy and pay out the coverage

amount.

If you're not banking on living to 100, you can choose to withdraw a portion of cash value funds as a life insurance loan. There's typically no credit check required and a minimal loan approval process. You can pay back the loan with interest, or if you pass away before returning the funds, the remaining loan amount and interest will be withdrawn from the payout to your beneficiaries.

Universal life insurance

Universal life insurance is another permanent life insurance option, so it provides coverage for your entire life as long as the premiums are paid. It's sometimes called adjustable life insurance because it offers more flexibility than a whole life policy. For example, universal life policies allow you to increase or decrease your death benefit and even adjust or skip your monthly premium (within certain limits).

As with whole life, a universal life policy has a savings component that grows and allows for borrowing. However, a universal life policy works differently than a whole life policy in two key ways:

- ☐ The interest rate for a universal life policy's cash value is not fixed. You'll have a guaranteed minimum interest rate, but in general, the rate at which your cash value builds can change over time based on market conditions.
- ☐ Your universal life policy's cash value can eventually grow and result in a zero-cost policy, in which all premiums are paid from the built-up value.

Variable life insurance†

Variable life insurance is a riskier type of permanent life insurance. A common variable life insurance policy design is built on two pieces:

What are the best cars for snow and ice driving?

Many cars have features that make driving in the snow and ice much safer than it used to be. Most, if not all, of the features listed below are available on many late-model vehicles.

- ☐ Anti-lock brake systems (ABS): Anti-lock brakes keep your wheels from locking up, so you can continue steering when you need to hit the brakes. Anti-lock braking systems are required on all cars and minivans made in 2012 or later, but older vehicles may not have ABS.

- ☐ **Stability control:** Electronic stability control is a computer-controlled system that helps keep your car on the road and maintain control of your vehicle when the tires lose their grip.
- ☐ **All-wheel drive (AWD):** Vehicles with all-wheel drive systems automatically send power to the other tires when one or more starts slipping. Many cars with AWD automatically adjust based on road conditions.
- ☐ **Emergency braking:** Emergency braking systems anticipate when a crash is about to happen and automatically engage the brakes without driver assistance.
- ☐ **Blind-spot monitoring:** This system uses sensors to monitor approaching cars to the right and left of your car. It sends a warning signal if you try to change lanes when another vehicle is in the way.
- ☐ **Headlight wipers:** Snow and ice can get caked on your headlights, making them less effective. Headlight wipers clean your headlights just like windshield wipers clean your windshield, making it easier to see in inclement weather.
- ☐ **Snow tires:** The latest safety features and advanced technology won't help if you don't have the right tires on your vehicle. Snow tires provide extra traction for driving on snow and ice.
- ☐ **Heated side mirrors:** Snow and ice falling from the sky can accumulate on your side mirrors, decreasing visibility. Heated mirrors melt it, making it easier to see.

Is eco mode worth it?

If you do most of your driving at low speeds around town, you'll likely notice the benefits of using eco mode. You may not see much difference in your car's fuel economy if you regularly hit high speeds or tend to have a heavier foot on the gas pedal while you drive.

Is eco mode bad for your car?

If you use it correctly, eco mode won't negatively affect your car or engine. Only use eco mode in recommended situations, such as the examples mentioned previously. Also, try to drive with a light foot when you have eco mode turned on and avoid accelerating too quickly.

Get the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your car.

How does accident forgiveness work?

With accident forgiveness, your rate won't increase after a car accident claim. Some insurers include accident forgiveness at no charge, while others offer it as a purchased endorsement – meaning you pay a higher rate in exchange for the benefit. Keep in mind, accident forgiveness may not be available in all states and eligibility can vary by insurer.

What are dual power seats?

If a car offers power seat adjustment for both front seats, this option is called dual power seats. This option distinguishes it from vehicles that only provide power adjustment on the driver's side. Some cars include power seat adjustment for the back rows of seats as well.

Are power seats in cars a common feature?

As cars have come to include more features in general, power seats have become more common. If an auto manufacturer offers a car without power seats, it's usually a base model trim level. Power seats are nearly universal as you move up through a brand's offerings and trim levels. Higher-end and luxury brands usually offer cars with power seats that have additional adjustment and configuration options.

For example, in 2022, Honda offered the Civic (their entry-level sedan) without power seats on most trim levels, but they were available on the Civics' touring package. The Accord, a more upscale sedan, included power seats on the top four of its six trim levels.

What is a 6-way power seat?

Manufacturers offer different adjustments on the power seats in their cars and often refer to them based on the number of movements and adjustments they can perform. The 8-way and 6-way power car seats are the most standardized configurations. Common arrangements include:

In addition to heating, cooling, and massage, some cars, especially luxury or sports models, may offer thigh extenders, bolster adjustments, and an electric headrest adjustment. With so many functions available for car power seats, some can save configuration settings as driver profiles. If you share a car, you don't have to tweak each setting individually when you change drivers. Each driver can push the appropriate driver profile button, and the seat will move into position.

Can I add power seats to a car that doesn't have them?

If the auto manufacturer offered your make and model with the option of power seats, it may have the necessary connections to add them later, even if you selected a trim package that didn't include them. Check with your mechanic to see if it's possible. If you can add power seats to your car, you'll need to replace the seats with power-enabled models. Salvage yards can be a good place to find inexpensive used parts if you don't want to buy or can't find new components.

If you're looking at a new car, it may be cheaper to select power seats as an option or upgrade your trim level than it would be to source and install aftermarket power seats. Talk to a professional about the potential cost of a seat upgrade before committing to a package that doesn't include power seats. According to RepairPal, replacing individual components like the power seat motor can cost hundreds of dollars.

How do I move power car seats without power?

If the power seats in your car aren't working, you may be able to move them with a winder tool. The winder looks like a cable with a handle on one end and a screwdriver-like bit on the other. Insert the bit into the matching socket on the bottom of the seat and spin the handle to move the seat backward and forward. The seat's movement will be slow and limited to back-and-forth movement, so you may still want to get the power seats repaired.

Pet wellness plans vs. pet insurance

A standard pet insurance policy usually covers accidental injuries and illnesses your pet suffers, sometimes referred to as a comprehensive plan. Some insurers may offer a more affordable alternative to a comprehensive plan that only covers accidental injuries. Neither comprehensive nor accident-only pet insurance plans cover routine or preventative care,

in most cases.

On the other hand, a pet wellness plan covers your pet's routine care items and checkups. It's often purchased separately or attached to an existing pet insurance policy as an optional coverage.

What does a pet wellness plan cover?

Pet wellness plans help cover the cost of regular known care, such as vaccinations, flea treatment and prevention, and routine exams. There are different levels of pet wellness plans. The most basic options only cover standard checkups, but higher-tier wellness plans may also cover dental care and preventive surgeries, such as spaying or neutering a pet.

Some pet wellness plans include different limits on how much they'll reimburse you for various services throughout the year. For example, a basic wellness plan may reimburse you up to \$40 for flea prevention each year, while a higher-tier wellness plan may reimburse up to \$60.

What isn't covered?

While specific exclusions will vary from policy to policy, pet wellness plans generally won't cover the following:

- ☐ Illness: If your pet suffers from an illness or disease, costs related to that condition won't be covered under a pet wellness plan.
- ☐ Accidents: If your pet suffers an injury from an accident, costs related to that treatment are not covered with a pet wellness plan.
- ☐ Pregnancy: Treatments related to a pet pregnancy typically aren't covered – except for the preventative procedure of spaying or neutering.
- ☐ Grooming: Baths, haircuts, and claw or nail trimming aren't covered as they're considered luxury services for your pet.

Are pet wellness plans worth it?

Pet wellness plans can help cover the costs of routine and preventative care. If your vet visits are on the more expensive side, or if your pet needs a lot of preventative care, then a pet wellness plan may make sense for you and your four-legged friend.

How to get pet insurance

Online

Get a pet insurance quote from Progressive Pet Insurance by Pets Best.

Call a rep

Call 1-877-298-0639 and speak with a representative from Progressive Pet Insurance by Pets Best.

Get basic explanations for terms relating to home, condo, and renters insurance

How much can you get from a lost baggage insurance claim with the airline?

DOT says domestic travelers are eligible for up to \$3,800 after losing luggage. Airlines can pay out more than this liability limit, but they aren't required to. For most international flights, the liability limit is around \$1,780 USD. This amount is reviewed every five years for inflation adjustments. Note that these are the maximum amounts the airline is required to cover, but the amount could be lower if the value of your belongings is less.

Once the amount you're eligible for is calculated, you can receive that amount in cash. Some airlines may allow you to choose travel credits instead, which may be worth significantly more than the cash amount.

Can I file a travel insurance claim for lost baggage?

Yes, if an airline lost your luggage, travel insurance may provide additional reimbursement for covered costs your airline doesn't reimburse you for. Most comprehensive plans include coverage for baggage loss, and baggage delay in the event your bag is not permanently lost or damaged. Progressive travel insurance through InsureMyTrip offers comprehensive plans that can reimburse you for covered items that are lost, stolen, or damaged. You may also get partial reimbursement through a travel medical plan or annual membership. It's important to understand the coverage details before purchasing so you can get the right plan for your trip.

Get travel insurance with Progressive through InsureMyTrip

Online

Quote and compare travel insurance plans and choose your coverages.

Talk to a rep

Call 1-844-276-1214 to speak with a licensed travel insurance representative about which plan will fit your trip itinerary and needs.

How much is car insurance in Alaska?

Rates for auto insurance vary based on several factors, including the limits and coverages you choose, your driving history, and ZIP code. Learn more about what goes into the cost of car insurance.

What discounts can I earn to lower the cost of my car insurance?

Progressive offers many different discounts to help you save on Alaska auto insurance, such as:

- ☐ Multi-policy
- ☐ Homeowner
- ☐ Paid in full
- ☐ Continuous insurance
- ☐ Multi-car
- ☐ Online quote
- ☐ Advance quote
- ☐ Paperless

See all auto insurance discounts.

How much is car insurance in Colorado?

In 2020-2021, the average car insurance cost in Colorado was \$89 per month* for a liability-only auto policy (single driver/single car) from Progressive. Rates vary based on factors like your driving history, ZIP code, and coverage selections.

Are there any discounts available to drive down the cost of my car insurance?

To help you get cheaper car insurance in Colorado, Progressive offers an array of discounts, including:

- ☐ Multi-policy
- ☐ Multi-car
- ☐ Homeowner
- ☐ Paid in full
- ☐ Three-year safe driving
- ☐ Paperless
- ☐ Teen driver

With Progressive, you can get even greater protection and extra savings by bundling home and auto insurance in Colorado. By bundling other policies – such as renters, motorcycle, and RV – you can also earn multi-policy discount savings.

See all auto insurance discounts.

How much is car insurance in CT?

A Progressive liability-only auto policy (single driver/single car) in Connecticut cost \$137 per month in 2020-2021, on average. Many factors will determine your unique rate, such as your driving history, location, and coverage selections.

What are the available car insurance discounts in Connecticut?

Progressive offers a wide variety of discounts for cheaper auto insurance in Connecticut, such as:

- ☐ Multi-policy
- ☐ Multi-car
- ☐ Five-year accident-free
- ☐ Online quote
- ☐ Paid in full
- ☐ Continuous insurance
- ☐ Electronic Funds Transfer (EFT)
- ☐ Paperless

Bundling your auto and homeowners insurance in Connecticut can help you save money

as you work to protect your assets. Own a boat or rent your home? Progressive offers a multi-policy discount when you bundle two or more of your policies, including Connecticut renters and boat insurance.

See all auto insurance discounts.

Comprehensive and collision coverage protects your ride

Adding comprehensive coverage and collision coverage can be beneficial, particularly if your vehicle is more expensive. These coverages pay for repair or replacement of your car if it's stolen, in an accident, or damaged by another covered incident. Keep in mind that if you lease or finance your vehicle, physical damage coverages are usually required by your lender.

See all Progressive auto insurance coverages.

How much does car insurance in Illinois cost?

In 2020-2021, the average cost for an auto liability-only policy (single driver/single car) in Illinois with Progressive was \$74 per month. Rates vary based on a number of factors, including your ZIP code, driving history, and the limits and coverages you select.

What discounts can I earn with Illinois auto insurance?

Progressive offers a wide range of discounts, such as:

- ☐ Homeowner
- ☐ Multi-policy
- ☐ Active anti-theft device
- ☐ Paid in full
- ☐ Online quote
- ☐ Good student
- ☐ Five-year accident-free

See all auto insurance discounts.

What does pet insurance consider a pre-existing condition?

A pre-existing condition for cat or dog insurance is typically an illness or injury your pet

shows signs of any time before the end of your pet insurance waiting period. This may include conditions not yet diagnosed by a veterinarian. Depending on your pet's age and health, common pre-existing conditions include any existing health issue, from allergies to heart disease to epilepsy. With Progressive Pet Insurance by Pets Best, curable issues like broken bones and kennel cough typically can be covered outside of waiting periods.

Whether you're welcoming a new puppy into the family or thinking about pet insurance for an older dog or cat with pre-existing conditions, schedule a wellness appointment with your vet. Be sure to ask about common diseases for the breed. Some breeds, for example, are prone to breathing problems or other serious conditions. Cats can also develop serious health challenges, including cancer, kidney disease, and even diabetes. It may be wise to purchase pet insurance early if your pet will be prone to certain issues later on.

How do pet insurers know about pre-existing conditions?

Depending on your insurer, when you submit a pet insurance claim, they will typically request your pet's medical records to evaluate the claim and determine if the issue predates your waiting period. Always be honest when applying for pet insurance or filing a claim. Withholding known information, like a pre-existing condition, to obtain coverage could be considered insurance fraud.

Can you get pet insurance after a diagnosis?

Yes, you can still get pet insurance to cover future injuries and/or illnesses, depending on your pet insurance coverage type. The policy simply wouldn't cover any pre-existing conditions, diagnosed or not. Note that with Progressive Pet Insurance by Pets Best, if your pet has certain pre-existing severe chronic conditions, your pet may only be eligible for accidental injury coverage.

Is it worth getting cat or dog insurance if they have pre-existing conditions?

While some pet insurance companies won't cover pre-existing conditions and non-medical needs like holistic therapies, food, supplements, or boarding, it can still be worth it for covering future accidents and illnesses that require expensive treatment.

How much is car insurance in Kentucky?

In 2020-2021, the average liability-only Progressive auto insurance policy (single driver/

single car) in Kentucky cost \$130 per month.* Keep in mind that car insurance rates vary based on a number of factors, including your driving history and ZIP code. Learn more about what can impact your car insurance rate.

What car insurance discounts are available in Kentucky?

Progressive offers discounts and incentives for Kentucky drivers, such as:

- ☐ Multi-car
- ☐ Online quote
- ☐ Homeowner
- ☐ Anti-theft device
- ☐ Multi-policy
- ☐ Paid in full
- ☐ Five-year claim free
- ☐ Online signature

If you own your home, bundling your auto and home insurance in Kentucky can help you save money, all while protecting your most valuable assets. Do you rent? Bundling your car and renters insurance can also earn you a discount.

See all auto insurance discounts.

What is the average cost of car insurance in Maine?

Progressive liability-only auto policies in Maine cost an average of \$71 per month (single driver/single car) as of 2020-2021. Remember, rates vary based on your driving history, ZIP code, and coverage selections.

Are there any car insurance discounts in Maine?

Progressive offers many discounts to lower your price for auto insurance, including:

- ☐ Homeowner
- ☐ Multi-car
- ☐ Five-year claim-free
- ☐ Online quote
- ☐ Paid in full
- ☐ Teen driver

- ☐ Multi-policy
- ☐ Online signature

When you bundle auto and homeowners insurance in Maine, you'll get the protection you need – and savings you'll love. There are many other ways to earn a multi-policy discount by bundling two or more policies with Progressive like motorcycle/boat, RV, or renters.

See all auto insurance discounts.

How much is Missouri car insurance?

In 2020-2021, the average cost of a liability-only Progressive auto policy (single driver/single car) in Missouri was \$87 per month. From your ZIP code to the limits and car insurance coverages you choose, there are many things that can determine the price of car insurance. Learn more about the factors that impact car insurance rates, and get car insurance quotes for Missouri through Progressive.

How do I get cheaper car insurance in Missouri?

One way to lower the cost of your Missouri auto insurance is by earning discounts. Here are just a few you may be eligible for with Progressive:

- ☐ Multi-policy
- ☐ Paid in full
- ☐ Online signature
- ☐ Three-year safe driving
- ☐ Continuous insurance
- ☐ Five-year claim-free
- ☐ Paperless

See all car insurance discounts.

Is there any pet insurance that covers pre-existing conditions?

While pet insurance often doesn't cover pre-existing conditions, other options might help you pay for expensive health costs. For example, your veterinarian may be willing to set up a payment plan so your pet can get the care they need when they need it.

How can I get pet insurance?

You can get a pet insurance quote online. You'll be asked some questions; then you'll choose your payment amount, term length, and other policy details. You can also call 1-877-298-0639 to speak with a licensed representative who can help you find the right policy for you.

How is cancel for any reason travel insurance different from trip cancellation insurance?

Trip cancellation is a standard inclusion on most comprehensive travel insurance policies. It provides up to a full refund of your prepaid, nonrefundable costs if you need to cancel a trip for a specific, unforeseen covered reason. Common travel insurance plans will cover reasons such as a death in the family, common carrier-related issues, or an unforeseen natural disaster. Covered reasons do vary by plan, so be sure to review the details of your policy carefully. Unlike trip cancellation coverage, the optional travel insurance cancel for any reason benefit (CFAR) offers partial reimbursement on prepaid, nonrefundable costs if you cancel for any reason, even those not typically covered by your comprehensive travel insurance policy.

How much is car insurance in Nevada?

In 2020-2021, the average cost for a liability-only Progressive policy (single driver/single car) in Nevada was \$117 per month. Rates vary based on many factors, including your driving history, coverage selection, and ZIP code.

See more about car insurance cost factors.

Are there Nevada car insurance discounts available?

Progressive offers ways to lower the cost of car insurance in Nevada with discounts like:

- ☐ Multi-policy
- ☐ Homeowner
- ☐ Continuous insurance
- ☐ Paperless
- ☐ Multi-car

- ☐ Online quote
- ☐ Three-year safe driving
- ☐ Electronic Funds Transfer (EFT)

If you own your home, bundling your auto and home insurance in Nevada can help you save money, all while protecting your most valuable assets. Do you rent? Bundling your car and renters insurance can also earn you a discount.

See all auto insurance discounts.

What is the average cost of car insurance in New Mexico?

In 2020-2021, the average cost of a Progressive liability-only auto insurance policy (single driver/single car) in New Mexico was \$72 per month.* Rates vary based on factors such as your ZIP code, driving history, and coverage selections.

Does Progressive offer any discounts to reduce my costs?

Progressive helps you obtain cheaper auto insurance in New Mexico with discounts like:

- ☐ Multi-policy
- ☐ Five-year accident-free
- ☐ Homeowner
- ☐ Paperless
- ☐ Multi-car
- ☐ Online quote
- ☐ Paid in full
- ☐ Distant student

See all auto insurance discounts.

Current Progressive customers

Call \x3C!--StartFragment-->1-866-749-7436\x3C!--EndFragment--> and provide details about your piece to a representative. An appraisal may be required, as well as color photos for pieces over a certain dollar amount.

New Progressive customers

Get a homeowners insurance quote and potentially add your watch as a scheduled item.

An appraisal and color photos may be required.

How does life insurance for disabled adults work?

The life insurance application process works the same for people with and without disabilities. The insurer will review your application and either approve or deny it based on multiple factors – not just your health. The information provided in your application will be used to determine your risk, and thus your eligibility and rate.

Will my disability affect my life insurance premium?

If your disability affects your overall health and/or life expectancy, it can change your risk and therefore your life insurance premium.

What type of car can I use for my driving test?

You need a passenger vehicle that is in good working order before you take a driving test at your local department or bureau of motor vehicles (DMV or BMV) location. While the exact equipment or features your instructor will check may vary, you should at least make sure the following components are working:

- ☐ Brakes and brake lights
- ☐ Windshield wipers
- ☐ Seatbelts
- ☐ Horn
- ☐ Tires (sufficient pressure and tread)
- ☐ Mirrors
- ☐ Turning signal lights
- ☐ Rearview mirrors
- ☐ Speedometer

Some states also have other requirements, such as:

- ☐ License plates on both front and back
- ☐ Inspection sticker
- ☐ Proof of registration and car insurance
- ☐ Instructor access to an emergency brake

To find out the specific vehicle requirements in your state, visit your state's DMV website.

How do I take a driving test without owning a car?

If you don't have a car for a driving test, you have a few options to secure a vehicle. The simplest option is to borrow a car from a friend or family member. Depending on the state, the vehicle owner may need to be present to give permission to use their car. Some locations may not require the owner to be present if you can provide copies of the vehicle's registration and proof of insurance. Call your DMV or BMV location ahead of time for their exact rules.

Where can I rent a car for a driving test?

For those who can't borrow a vehicle, you may be able to rent a car for the day to take your driving test. Your best bet is to reach out to a nearby driving school. Many official training facilities will allow you to rent the vehicle that you used for driving lessons and even meet you at the testing location with the car. If the instructors and driving school are state-certified, you may be able to take your road test with your driving school instructor, though this option may vary by state.

You can also rent a car from a traditional rental car company, but if you have a learner's permit or an international driver's license, you may need a U.S. licensed driver to fill out the rental agreement for you. The licensed driver may also need to drive the rental car to the testing facility and accompany you while driving. Proof of insurance on the rental car may also be required. If a rental car is used for a driving test, it must go through the inspection process detailed above.

Many state DMVs don't allow rental vehicles to be used for a road test, so if you're going this route, call the location ahead of time and ask about their specific policies.

Where to charge an electric car

Many electric vehicle owners charge up at home or at charging stations near malls, grocery stores, airports, and other public venues. As electric vehicles have become more popular, some businesses have installed charging stations so their employees can "fill up" while they're at work too.

There are apps that can help you locate the nearest station. They'll even provide details about the type of electric vehicle charging station and whether it's available or in use. Because electric cars have different types of charging connectors, it's important to make

sure the station you use is compatible with your vehicle.

How to charge an electric car

Charging an electric car is simple. You plug it into an outlet or charging station, but you need to make sure you have the right type of equipment. There are three types of charging stations available, according to the U.S. Department of Energy –Level 1, Level 2, and Level 3:

- ☐ Level 1: Level 1 charging stations use a 120-volt outlet, the same outlets you find in your home. Most electric vehicles come with charging equipment that lets you plug them into a 120 volt standard outlet.
- ☐ Level 2: Level 2 stations use 208-volt or 240-volt electrical service. They're available in many public places, or you can have one professionally installed at your home.
- ☐ Level 3: Level 3 stations are also known as DC fast chargers or rapid chargers. They typically use 480-volt service and are only available in public venues – they're not suitable for home use. Many electric cars are set up for fast charging, but it's important to check before using one of these types of stations.

Learn more about the difference between hybrid cars and electric cars.

How do you know which models will be future collector cars?

Classic cars typically have several things in common, which may lead them to become future collector cars:

- ☐ Rare: The fewer cars made, the more valuable they'll be. Cars with limited production runs are more likely to turn into classics.
- ☐ Uniqueness: Cars that got a total redesign or introduced a new feature are likely worth more. Additionally, cars that include design elements that were the first of their kind and later became popular are more likely to become classics.
- ☐ Cult followings: Car makes and models like the Ford Mustang, Jeep Wrangler, and Ford Bronco with a loyal fan base have a better chance of appreciating and increasing in value.

What's the average car insurance cost in South Carolina?

In 2020-2021, South Carolinians paid an average of \$134 per month for a liability-only auto policy (single driver/single car) from Progressive. Rates vary based on several factors such as your driving history, ZIP code, and coverage selections.

See more about car insurance cost factors

How can I lower my car insurance cost?

Progressive offers many ways to lower your costs with a variety of car insurance discounts in South Carolina, including:

- ☐ Continuous insurance
- ☐ Homeowner
- ☐ Five-year accident-free
- ☐ Paid in full
- ☐ Multi-car
- ☐ Online quote
- ☐ Three-year safe driving
- ☐ Paperless

If you own your home, bundling your car and home insurance in South Carolina helps you save money while protecting your assets. In fact, you can bundle and save on two (or more) policies through Progressive. So if you rent your home, own an RV or boat, or drive a motorcycle, you can earn a discount when you bundle any combination of auto, home, RV, boat, motorcycle, and renters insurance policies.

See all auto insurance discounts.

Consider comprehensive and collision coverage

Texas requires liability insurance, but not comprehensive coverage or collision coverage. Still, buying comprehensive and collision coverage is a smart idea, especially if your car is more expensive. These coverages will pay for the repair or replacement of your vehicle if it's in an accident, stolen, or otherwise damaged as a result of a covered incident. If you're leasing or financing a car, you may be required to carry these coverages.

Check out more available auto insurance coverages.

How much is car insurance in Texas?

In 2020-2021, the average cost for a Progressive liability-only auto policy (single driver/single car) in Texas was about \$98. Your rate will vary based on your driving history,

location, the limits and coverages you choose, as well as other factors. Get a Texas auto insurance quote through Progressive to learn more about your rates.

What discounts can I get for my Texas car insurance?

Everything's bigger in Texas – including the discounts. Other discounts offered through Progressive include:

- ☐ Multi-car
- ☐ Multi-policy
- ☐ Paid in full
- ☐ Online quote
- ☐ Five-year accident-free
- ☐ Teen driver
- ☐ Good student

See all car insurance discounts.

How much is auto insurance in Wyoming?

The average liability-only Progressive auto insurance policy (single driver/single car) in Wyoming cost \$64 per month in 2020-2021. Keep in mind that the cost of car insurance can vary based on several factors, such as your ZIP code and driving record. Learn more about the factors that impact auto insurance rates.

How can I lower the cost of my car insurance policy?

Discounts are a great way to get cheap car insurance in Wyoming. We offer several ways for Wyoming residents to save, including:

- ☐ Multi-car
- ☐ Electronic Funds Transfer (EFT)
- ☐ Homeowner
- ☐ Online quote
- ☐ Paid in full
- ☐ Five-year claim-free
- ☐ Multi-policy
- ☐ Online signature

Do you own or rent your home? Bundling your car insurance with your renters or home

insurance in Wyoming can help you save money.

See all auto insurance discounts.

How much does Alabama auto insurance cost?

In 2020-2021, the average cost of a Progressive liability-only auto policy (single driver/single car) in Alabama was \$83 per month.* Rates vary based on many factors, including your driving history and coverage selections.

Get an affordable Alabama car insurance quote today. Progressive's car insurance calculator can help you choose the amount of coverage that's right for you.

Do I qualify for any auto insurance discounts to lower my cost?

Progressive can help you get cheaper auto insurance in Alabama with discounts like:

- ☐ Multi-policy
- ☐ Multi-car
- ☐ Homeowner
- ☐ Online quote
- ☐ Paid in full
- ☐ Three-year safe driving
- ☐ Online signature

Did you know you can get even greater protection and extra savings? Bundle auto and homeowners insurance in Alabama, and you'll receive a multi-policy discount. You can also earn a multi-policy discount by bundling other policies, such as boat, renters, and RV.

See all auto insurance discounts.

How can I afford a car in college?

Several factors influence if you can afford buying a car while in college. Your budget is the crucial one. Balancing employment with studies can be challenging, especially in a rigorous academic program. However, you might have work-study or local part-time opportunities from which you earn a regular income. Another consideration is how much money you've saved for a down payment, which some lenders may require. The more money you can put down initially, the smaller the loan you'll need to cover the rest.

Besides the vehicle purchase itself, you'll want to include fuel, routine maintenance, parking costs, and auto insurance premiums in your budget calculations. Use a debt-to-income ratio calculator to get the full financial picture. Some experts recommend you'll need to have a ratio under 40% in order to secure a lower interest rate for a car loan.

Are there car loans for college students?

There are student car loan programs that consider applicants' limited credit histories, short driving histories, and low incomes. Shop around for a lender and find out how each lender calculates their interest rate. Read the terms carefully – you may be able to refinance after you've graduated and built more credit history.

One of the best ways to get approved for a car loan as a student is to have a co-signer. A co-signer can be a parent, relative, or another adult with established good credit who agrees to apply for the loan with you. Be aware that if you can't repay the loan, your co-signer must pay the balance, and any delinquent loan payments could negatively affect both your credit scores. Learn more about what you can afford by using our car loan calculator.

What documents do I need to lease a car?

The lessor typically requires a signed credit application with your name, contact information, and employment details. The leasing institution will also ask for your driver's license and proof of auto insurance. You may also need to provide additional documentation such as proof of residency, such as a recent utility bill, proof of income, and additional identification before the institution or company approves the lease. Learn more about the requirements for insuring a leased car.

How to lease a car online

Leasing a car through an online dealer or service involves the same initial steps as in-person leasing, but you complete the lease application process online. Look for a well-reviewed company. The lessor may ask you for a refundable deposit to start. Reputable online leasing companies offer a secure way to upload documents.

Once your paperwork is complete, you'll need to have the leased vehicle delivered to you.

The dealer or service may handle this for you, but it could be worth researching car shipping companies that offer a better deal if that's an option. Learn more about buying a car online.

Get the right coverage for your leased car with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

RV theft prevention tips

Whether you're driving across the country or your RV is parked at your home awaiting your next adventure, here are some things you can do for RV theft protection.

- ☐ Change the locks: When you purchase a motorhome or trailer, the keys you get can often unlock others from the same manufacturer. Install new locks on your doors, cargo box, and hitch, so you are the only one with the key.
- ☐ Lock up: Lock windows, doors, and the cargo box when you leave your RV unattended.
- ☐ Review security: When you're traveling, ask about campground security before making a reservation.
- ☐ Get a safe: It's best to travel with as few valuables as possible, but for items like money and credit cards keep them in a safe.
- ☐ Stand out from the crowd: Most trailers and motorhomes come in only a handful of colors. Finding a way to make yours stand out (e.g., adding decals, painting the back or sides, etc.) may deter thieves from stealing it.
- ☐ Install a security system: A security system with cameras, motion detectors, and door and window alarms can alert you to potential intruders and scare off thieves.
- ☐ Install a GPS tracker: Installing a GPS tracker on your RV may not prevent someone from stealing it, but it will make it easier to recover if someone does drive off with it. Learn more about how car GPS trackers work.

How to lock a trailer so it can't be stolen

If you have a travel trailer rather than a motorhome, there are some extra steps you may want to take to prevent it from being stolen. While nothing is 100% foolproof, implementing these strategies may deter thieves or arouse suspicion before they have a chance to get away with your trailer. The best way to secure a trailer from theft includes a few tactics.

Keep it out of sight

When you are home, park your trailer in a garage or backyard away from the street, so passersby can't see it.

Get a hitch lock

Use ball and pin locks for maximum RV security. The ball lock can help prevent someone from attaching an unhitched trailer to their truck, and the pin lock helps deter thieves from unhooking an attached trailer from the owner's truck.

Use a tire boot lock

This type of lock wraps around the tire and through the wheel, so the wheel can't turn. You can use these on motorhomes as well. For added RV security, consider getting one for each wheel.

Does RV insurance cover theft?

RV insurance may cover theft, but it depends on the types of RV insurance coverages you have. If your policy includes comprehensive coverage, theft of your RV, and internal components that were part of the RV when you purchased it, like cabinets or folding beds, may be covered. Your insurer may also pay to replace personal items inside your RV – up to the policy limit – if your policy includes replacement cost/personal effects coverage. Learn more about how RV insurance works.

However, if you have a travel trailer instead of a motorhome, you don't have to purchase liability insurance because a trailer isn't motorized. You can rely on your auto insurance policy to provide liability coverage instead. Keep in mind that your auto policy won't cover theft if your trailer is stolen, so you will need travel trailer insurance with comprehensive coverage to protect it.

What to do if someone steals your RV

If someone drives off with your RV, the first thing you should do is file a police report, so they can be on the lookout for your RV and the people who may have taken it. After notifying the police, you should contact your insurer to file a claim if your RV insurance includes comprehensive coverage. If it doesn't, the insurance company may not be able to help.

Protect your RV with insurance from Progressive

Should you buy life insurance online instantly?

If you qualify, instant life insurance policies can be an affordable, easy option that cuts your application evaluation down from weeks to just minutes.

For those in good health who want life insurance quickly, there are instant options with a wide range of coverage amounts. Instant-issue life insurance policies are usually term life. While they don't require a physical or medical exam, you'll need to answer some health-related questions and provide some personal information to make sure you qualify.

If you want a policy that doesn't ask any questions about your health, consider guaranteed issue life insurance. Note that guaranteed issue can be significantly more expensive with smaller coverage amounts.

How does a gap waiver work?

If your vehicle is damaged in an accident and can't be repaired or is stolen, a gap waiver waives the balance left on your vehicle loan up to a certain amount. The maximum amount waived varies, depending on your lender or lease company.

What documents do you need to buy a car?

When you purchase a car from the dealership – whether new or used – there is specific paperwork you need to buy a car from a dealer, such as a driver's license, proof of auto insurance and a payment for your purchase.

Driver's license

The dealership wants proof that you can legally drive before selling you a vehicle. Make sure your license is valid and hasn't expired. Your license can also prove your identity and your residence when financing the car.

Proof of auto insurance

Almost every state requires that drivers have auto insurance. The dealership will ask for proof of your auto insurance policy. Contact your insurance company beforehand about adding the new vehicle to your policy. If you're a first-time car buyer, you should be able to purchase auto insurance for a new car quickly. You can give the insurance company the vehicle identification number (VIN) at the dealership, finalizing the coverage.

Payment for your purchase.

It's important to find out which payment forms the dealership accepts before you go in. Some might allow you to write a personal check for the down payment or the total amount. If you're planning to apply for an auto loan, ask about the documentation you'll need for the dealership's financing process, regardless of whether you decide to get the loan from a financial institution or through the dealer.

Is there documentation that could help me get a discount?

Potentially. Some auto manufacturers offer car discounts for recent college graduates, military personnel, veterans, first responders, and people who already own a vehicle from the dealership. Depending on the discount type, you may need to bring a diploma, transcript, military or veteran ID card, discharge papers, leave and earnings statement, or an ID badge. Eligibility requirements vary, so do your research before going into the dealership. Learn more about car insurance discounts for students.

How do I prepare to finance the vehicle?

Experts recommend getting preapproved for a car loan, even if you later decide to apply for a loan through the dealership. This way, you'll know your budget, and you can use the interest rate as leverage for the purchase. When applying for a loan, you'll typically need to provide recent pay stubs or similar proof of income, your credit report or permission to access it, and proof that your address is accurate with documentation like a utility bill or

current insurance policy.

What should I bring if my credit score is low?

Having a lower credit score doesn't necessarily mean you won't qualify for an auto loan. If you're applying for a loan at a financial institution or through the dealership, bring a list of personal references who have agreed to vouch for you. These should be people who know you well but don't live with you. Include each person's full name, contact information, and employer. Also bring a recent pay stub so the lender knows what you can afford to pay.

Life insurance and Social Security retirement benefits

If you're receiving Social Security retirement benefits and you're the beneficiary of a life insurance policy, the payout would be considered unearned income; therefore, it wouldn't impact your retirement benefit at all. You would continue to receive your Social Security benefit in the same amount.

What if I want to use my policy's cash value?

Social Security retirement benefits typically don't factor in investment income, pensions, capital gains, or inheritances when determining the benefit amount. So even if you receive dividends from a whole life policy or take out a life insurance loan against your policy, your Social Security retirement benefit shouldn't be impacted.

Does life insurance affect Social Security disability benefits?

If you're collecting Social Security disability benefits, receiving a life insurance policy payout or taking out a loan against your own policy's cash value can impact your Social Security benefit amount. It may even put your Social Security benefits in jeopardy.

Can you have life insurance while on SSI?

Yes, but in most cases you can only own life insurance policies with a combined face value of \$1,500 or less to remain eligible for SSI. Remember that permanent life insurance types have a cash value component that can increase your policy's face value over time, while term life policies will maintain the same face value over the entire term, as long as you pay

your premium on time.

Also, money collected via permanent life insurance dividends or a life insurance loan would be considered a countable resource. Therefore, depending on the amount, using these life insurance policy features could result in your SSI benefit amount being decreased or discontinued.

Social Security asset limits and other qualifying conditions can be complicated, so consult a tax attorney or financial advisor to discuss the particulars of your situation.

Looking for life insurance?

Get a quote for life insurance online with Progressive Life by eFinancial, compare term life rates, or call 1-866-912-2477 to speak with a licensed professional about your options.

Do I need uninsured motorist coverage?

Not all states mandate uninsured motorist coverage, also known as UM coverage. However, even if UM coverage isn't required in your state, you take a serious risk if you drive without it. According to the Insurance Information Institute, nearly 13% of drivers countrywide don't have auto insurance. In some states, the number of uninsured drivers is over 20%.

Without uninsured motorist coverage, if you're injured or your vehicle is damaged in an accident with an uninsured or underinsured driver, you could end up paying for medical bills or vehicle repairs out of your own pocket. Even if you file a claim against your own policy, you may have a large collision deductible or not have enough medical payments/personal injury protection to cover injuries caused to you or your passengers.

In which states is uninsured/underinsured motorist coverage required?

While not all states mandate uninsured and underinsured motorist coverage (UM/UIM), around half require at least one of these coverages and some may only require you to purchase coverage for bodily injury. States that don't require uninsured and underinsured motorist coverage may still offer the option to purchase it if it's available.

For example, Illinois requires both uninsured and underinsured motorist coverage. In New Hampshire, car insurance is one of several ways to demonstrate financial responsibility, but

if it's purchased, the state requires both uninsured and underinsured motorist coverage to be included on every policy. Other states, like Massachusetts and South Carolina, only require uninsured motorist coverage.

Learn about the car insurance requirements in your state.

What does uninsured motorist insurance cover?

Uninsured/underinsured motorist insurance covers your injuries, your passengers' injuries, and damage to your vehicle if you're hit by a driver who doesn't have enough or has no auto insurance coverage. Depending on your state, uninsured/underinsured motorist insurance may be separate, combined, or consist of up to four coverages:

If you're hit by a driver with no insurance...

☐ Uninsured motorist bodily injury (UMBI) may pay medical bills for both you and your passengers

☐ Uninsured motorist property damage (UMPD) may pay for damage to your vehicle
If you're hit by a driver with not enough insurance...

☐ Underinsured motorist bodily injury (UIMBI) may pay medical bills for both you and your passengers

☐ Underinsured motorist property damage (UIMPD) may pay for damage to your vehicle
Note that some states may require a deductible for UIMPD, but UIMBI generally doesn't include a deductible.

Does uninsured motorist insurance cover hit-and-run accidents?

Yes. If a driver hits your vehicle and flees, you can file a claim against your policy's uninsured motorist coverage. However, in some states, uninsured motorist coverage for property damage (UMPD) will not cover hit-and-run incidents. In this case, you would need collision coverage for your insurance to cover the damage to your vehicle from a hit-and-run driver.

Uninsured motorist property damage vs. collision coverage

Uninsured motorist coverage for property damage (UMPD) and collision coverage both pay for damage by a driver with no – or not enough – insurance. However, collision

coverage will only pay for damages to your car, regardless of who is at fault, while UMPD – depending on your state – may cover damages to both your car and other property caused by an uninsured or underinsured driver.

Do I really need uninsured motorist bodily injury coverage if I have health insurance?

Your health insurance may overlap with UMBI and UIMBI coverage. In states where UMBI and UIMBI are optional, there are a few things to consider before passing on the coverages:

How much uninsured motorist coverage do I need?

You usually have the option of choosing the insurance limits of your coverage. For the bodily injury portion that covers your injuries, consider matching the amount of your liability coverage. Some states give you no other option but to choose identical limits.

How to deal with road rage drivers: Start with yourself

How to sell a classic car that needs work

You can still sell a classic car that needs work, whether it's just routine maintenance or major repairs. The key is to be fully transparent about the work that needs to be done. When determining a reasonable price for the car, consider how much the buyer might have to pay for the work needed, and subtract that from your asking price. It can help to get a mechanic's perspective and estimate of the repair costs for even greater clarity.

How to sell a classic car overseas

Selling classic cars overseas is easier than ever, thanks to the internet. Buyers from all over the world can check out classic car listings online. But there are a few classic car listing websites that cater to overseas buyers. Follow their instructions and any resources they provide to help you complete a classic car sale with an overseas buyer.

How to sell a classic car quickly online

Get the car in front of the largest buying audience you're comfortable with, and provide a clear and complete description of your car. Respond promptly to all serious inquiries, and

decide in advance how much you're willing to negotiate on the price.

Other factors like the car's condition and available documentation can affect the speed of your sale, but those may be somewhat out of your control. Handle what's in your control as efficiently and professionally as possible for the fastest sale.

How to insure your classic car

Online

Get a classic car insurance quote and choose the coverages you want for your classic car.

Call a rep

Call 1-888-534-8980 and speak with a representative from Progressive Classic Car by Hagerty.

How much is car insurance in Montana?

The average cost for a liability-only auto insurance policy (single driver/single car) at Progressive was \$70 per month in 2020-2021.* Rates vary based on several factors, including the limits and coverages you choose, as well as your driving history and ZIP code. Progressive offers car insurance quotes for Montana drivers to help them find coverage and discounts.

Are there discounts that can lower the cost of my car insurance policy?

Progressive offers several discounts such as:

- ☐ Online quote
- ☐ Multi-car
- ☐ Paid in full
- ☐ Five-year claim-free
- ☐ Multi-policy
- ☐ Advance quote
- ☐ Distant student

See all auto insurance discounts.

What's the average cost of car insurance in Oklahoma?

In 2020-2021, the average cost of a liability-only Progressive auto insurance policy (single driver/single car) in the Sooner State was \$73 per month. Rates vary based on your ZIP code, driving history, and the limits and car insurance coverages you choose.

What are the available car insurance discounts in Oklahoma?

Progressive offers a range of discounts, such as:

- ☐ Continuous insurance
- ☐ Three-year safe driving
- ☐ Paperless
- ☐ Five-year accident-free
- ☐ Multi-car
- ☐ Electronic Funds Transfer (EFT)
- ☐ Homeowner
- ☐ Online quote

If you own your home, bundling your car and home insurance in Oklahoma can help you save, all while protecting your most valuable assets. Do you rent? You can also earn a discount when you bundle your auto and renters insurance policies.

[See all car insurance discounts.](#)

How to deal with aggressive drivers: Immediate steps

Due to how common road rage and aggressive driving are, you're bound to encounter an angry driver sooner or later. When you do, take the following actions to avoid or minimize conflict.

Let the other driver pass

Road rage drivers are usually in a hurry, so get out of their way without engaging. Once they pass, you can go back to driving normally. After they move on, consider pulling over for a moment to calm down before you continue driving – residual anxiety can impede your driving even if the road rage incident is over.

Don't make eye contact

If the angry driver won't pass you but instead stays nearby, avoid eye contact. Angry drivers may want to intimidate you or could be seeking out conflict. Ignoring them and focusing on the road can encourage them to move on.

Contact authorities

If the driver insists on harassing you, contact the police to report the dangerous behavior if it's safe to do so. Be prepared to provide any identifying information, including a description of the offending vehicle, its license plate number, as well as your location and direction of travel.

Don't go home or find a safe place to stop

If the offending driver follows you or engages in more aggressive behavior like invading your space, ramming you, or continued verbal harassment, don't go to your home, work, or other places you frequent. Instead, drive to a busy public site with witnesses or, better yet, a police station. Keep the windows up and the car doors locked.

What to do if someone gets out of their car

If the other driver is especially persistent, they may follow you to the public place you've stopped at. If they get out of their car and approach you, don't engage directly. Honk your horn repeatedly or activate the car alarm to get attention from witnesses. If you're able, note the driver's appearance, their car, and their license plate number so you can report them once the incident is over. If you've pulled in at a police station and the driver approaches you, call the station to report a crime in progress in the station parking lot.

Classic car requirements

To qualify for classic car insurance, you'll have to meet the insurer's requirements, which may or may not factor in the car's age. Hagerty doesn't have rules about how old a classic car has to be, but it does require the following of the vehicles it insures:

- ☐ Usage: A classic vehicle can't be the car you use daily
- ☐ Storage: It's preferred that your classic car be stored in a private garage, pole barn, or storage unit, but there may be considerations for carports, driveways, parking garages, and car hauling trailers†

- ☐ Driver eligibility: In most states, only drivers who don't have serious infractions (alcohol-related offenses, reckless driving, excessive speed violations) from the last three years can obtain coverage
- ☐ Regular use vehicles: All drivers in your household must have a regular-use vehicle for daily driving, and the classic car insurance applicant must have and keep a regular auto policy

Do I need insurance on my classic car?

In short, yes. Auto insurance is mandated in all states except New Hampshire (New Hampshire still requires financial responsibility), so you'll need a minimum of liability coverage if you plan on taking your classic or collector car on the road. Driving without insurance can result in a fine or license suspension, so make sure you're covered even if you only take your classic for the occasional spin around the block. Moreover, it makes sense to safeguard all you've invested into your prized vehicle.

Classic car insurance vs. regular car insurance

A regular auto policy may provide some coverage for your classic car. Standard auto policies usually account for a car's age, depreciation, and mileage when determining its worth (and thus how much it's covered for). However, a classic car that has been restored or customized is likely worth more than its depreciated value. Look for a classic car insurer that will insure your vehicle for a value you both agree on.

With Progressive Classic Car by Hagerty, your vehicle is protected by Hagerty's Guaranteed Value® coverage,†† which pays you the vehicle's full agreed value in the event of a covered total loss, minus your deductible and/or salvage value.§ Standard auto policies would cover repairs using aftermarket parts. Classic car insurance allows for original parts if that's what your car had, so as not to compromise the integrity of your vehicle.

What's the best place to sell my classic car for cash?

The best place to sell classic cars depends on several factors, including why you're selling the car now, the car's condition, when you want to sell the car, and if you want to get the maximum sale price.

Placing an online listing may help you get more offers from multiple buyers due to a larger buying audience. This can lead to a quicker and more competitive sale. Review the website's and your state's rules for selling cars to determine if you should plan to sell it for

cash. It's typically safer to sell a car by requiring a cashier's check to ensure secure payment.

How to sell a classic car online: The basics

There isn't much difference between selling a regular car online and selling a classic car online. You can break the process down into four steps.

What are Michigan's RV insurance requirements?

Michigan requires RV insurance for motorhomes that includes property protection insurance, personal injury protection, and liability coverage. Your liability coverage must have limits of at least:

- ☐ \$50,000 in bodily injury coverage per person
- ☐ \$100,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

Since travel trailers are towed rather than driven, your auto policy's liability coverage will cover you for any damage or injuries you cause with your trailer. Having a separate travel trailer insurance policy is worth considering so you can protect your trailer from physical damage with comprehensive and collision coverage.

Types of travel medical insurance coverage

The two most common types of travel insurance to purchase for medical coverage are comprehensive plans and medical-specific plans. Each covers medical-related costs differently.

Comprehensive travel insurance: With a comprehensive travel insurance plan, travelers will have travel medical coverage as a part of their coverage. If you experience an unexpected illness or injury during your trip, you may file a claim for covered medical and dental expenses. The policy may also offer coverage for the following if you experience a covered medical issue: trip cancellation or interruption, emergency evacuation, and accidental death. Coverage will vary by plan, so be sure to check yours for the specifics.

Medical travel insurance: Medical travel insurance plans are designed specifically to cover gaps in your primary health insurance while you're travelling internationally. While they

can cover certain medical costs, they don't offer travel-related coverage options.

Learn more about how travel insurance plans work.

What is emergency medical evacuation insurance?

If you get sick or injured during your trip, emergency medical evacuation insurance can help provide transport assistance to a medical facility suitably equipped to treat you, if your physician deems necessary. Standalone medical evacuation plans are available, but this coverage may also be available through comprehensive and travel medical insurance plans.

Most companies that offer emergency medical evacuation insurance cover the cost to transport you to the nearest adequate facility. But some plans available from Progressive travel insurance through InsureMyTrip may offer a benefit that lets you choose which hospital you go to, possibly for an additional cost. This is known as a "hospital of choice" benefit, and availability ranges by plan.

Is treatment for pre-existing conditions covered?

Treatment for stable pre-existing conditions isn't automatically covered by travel insurance. Emergency medical coverage is automatically included on all comprehensive travel insurance plans. This emergency medical coverage can work in conjunction with your health insurance, or in place of it, to help reimburse the cost of emergency medical care while traveling.

The majority of comprehensive travel insurance plans will also cover pre-existing medical conditions at no additional charge if you qualify for and obtain a pre-existing medical conditions waiver. This waiver prevents the insurer from considering your recent medical history when evaluating a claim. Without the waiver, the insurance company may look back in your recent medical records and use any relevant information to deny your claim. If you're concerned about pre-existing conditions, ask about a medical conditions waiver before purchasing travel insurance.

Does travel insurance cover cancellation due to illness?

Trip cancellation and trip interruption, even for medical reasons, is typically only covered

by comprehensive travel insurance plans. If you're concerned about an illness causing you to cancel your trip or cut it short, consider a comprehensive plan with trip cancellation and trip interruption coverage. For the most cancellation flexibility, consider the optional cancel for any reason (CFAR) coverage option. However, this benefit is time-sensitive and has other eligibility requirements, so not all travelers will qualify.

Do I need to purchase a new plan every time I travel?

Some medical travel insurance and emergency medical evacuation insurance policies from InsureMyTrip include annual plan options covering multiple trips so you don't have to buy a new plan every time you travel. Comprehensive plans from InsureMyTrip are only available per trip.

How to file a medical travel insurance claim

If you need to file a claim because you experience an illness or injury on your trip, call the plan provider before receiving treatment or a medical evacuation. If you're unable to contact your insurer immediately, be sure to call as soon as possible. Otherwise, the insurance company may deny your claim.

When you file your claim with the insurance company, you'll need to provide documentation of your illness or injuries, the treatment you received, and how much it cost. Be sure to get copies of your records before leaving your treatment facility, as it can be difficult to get records from a foreign country after you return home. If you need to be evacuated to receive adequate medical care, your insurance company must approve the evacuation and will likely arrange the transport.

Get travel insurance and stay covered if you fall ill

Online

Browse and quote travel insurance plans, and choose your coverages.

Talk to a rep

Call 1-844-276-1214 to speak with a licensed travel representative about the best options for your itinerary and needs.

Will my airline reimburse me for lost luggage?

Airlines are legally required to compensate you for lost items and any baggage fees you paid. But when your suitcase doesn't reach your destination, it's not immediately considered lost. Airlines have different waiting periods until a bag is considered lost, usually between 5 and 14 days after the flight, according to the U.S. Department of Transportation (DOT). The bag is considered delayed before a certain amount of time passes, and most travelers are reunited with their delayed luggage within a few days.

When your bag is delayed

Most airlines can arrange for a courier to deliver your bag to you once it's located, and you can claim reimbursement for the reasonable incidentals you had to purchase (toiletries, necessary clothes, etc.) while waiting for your delayed luggage. Keep all your replacement receipts to submit to the airline, and don't go over the top with your purchases – the airline will likely reject claims for purchases they don't see as essential, such as high-end items.

Does travel insurance cover trip interruption due to lost baggage?

Lost or delayed luggage isn't typically a qualifying circumstance for trip interruption, but check your policy's terms to be sure. Learn more about how travel insurance works.

What other reimbursement options are available?

If you've claimed all the available reimbursement dollars from your airline and travel insurance but still have losses, there are a couple other options you can consider to file a lost luggage insurance claim.

Credit card: Certain credit cards offer coverage for luggage that gets lost in transit. Most credit card companies have a maximum limit you can claim, often a couple thousand dollars, and no deductible. Note that you can only claim reimbursement from the credit card if you used it to book your flights.

Homeowners insurance: Home insurance follows you and your belongings even when you

leave the house. Your renters or homeowners insurance may cover lost luggage and items you need to replace, but keep in mind that you'll need to pay the deductible first, and limits will apply. Learn more about how homeowners insurance works.

How to file your claims for lost luggage

You've arrived at your destination, but your luggage hasn't. Follow these steps to file a lost baggage insurance claim:

Can I get life insurance with a disability?

How can I get lower rates for RV insurance in Michigan?

Discounts vary from state to state, but there are options for everyone. You may be able to save with Progressive discounts like:

- ☐ Quote in advance: Get a quote at least one day before your policy takes effect to reduce your premium.
- ☐ Multi-policy discount: Combine multiple Progressive policies to save more.
- ☐ Original owner: If you're the first owner of the RV, you'll pay less to insure it.
- ☐ Homeowner: You can get another discount just for owning a home.

Find out more about our RV insurance discounts.

How to get RV insurance in Michigan

How do I show proof of insurance to register a car?

Most state departments of motor vehicles accept an insurance card, printed statement of coverage, and, depending on your state, an electronic statement of coverage as proof of insurance. Contact your insurance company and they can send you any documents you need to prove you have insurance.

What type of insurance is needed to register a car?

Every state sets its own rules regarding insurance requirements to either register or legally drive a car. However, nearly every state requires liability coverage. Some states may also

require uninsured motorist coverage, medical payments coverage, and personal injury protection. Learn more about the car insurance requirements in each state.

What about antique vehicle registration?

The registration rules for antique or classic cars may differ slightly from traditional vehicles but will still likely require insurance. That said, many insurance companies offer policies for antique or classic cars that meet your state's antique vehicle registration requirements and also provide protection for your classic. Learn more about how classic car insurance works.

Some states also have a one-time registration process, which means you pay a fee only for the initial registration and don't need to pay to renew it.

Get a car insurance quote today

Where is the gap waiver number?

The gap waiver number is 11 to 13 digits long and can include both numbers and letters. Check the contract you signed when you leased or financed your car to see if you can find the number there. If not, get in touch with the dealership or lender you went through when getting the car.

What's the difference between a gap waiver vs. gap insurance?

A gap waiver and gap insurance coverage function similarly – they cover the difference between what you owe and the car's actual cash value (ACV) in the event the vehicle is totaled or stolen. While the waiver is attained through your lender or lease company, gap coverage is typically an added coverage on your auto insurance policy or available through the dealership that sold you the vehicle. While a gap waiver typically covers the entire balance between what you owe and the car's worth, gap coverage on your personal auto insurance policy may be limited to a certain percentage of the vehicle's value.

Should I choose a gap waiver or gap insurance coverage?

If your lender or lease company doesn't mandate a gap waiver, you may save money by purchasing gap coverage through your auto insurer instead of the car dealership or your lender/lease company. *Progressive offers loan/lease payoff coverage*, which is similar to gap

coverage. The main difference is that the payout for loan/lease payoff coverage is limited to no more than 25% of your vehicle's value, though the exact limit varies by state.

Which documents do I need for a trade-in?

When trading your old vehicle for a new one, you'll need to bring in additional paperwork. Besides the vehicle and the keys, have your current registration handy. For a vehicle you own, bring the certificate of title to demonstrate it's yours. Learn more about what you need to trade in your car.

How to insure the car you recently purchased

The dealership sold me a bad car, what can I do?

If you buy a used car from a dealer and it breaks down right away and it's still under warranty or has a service agreement, contact the dealership. Then, if the dealership refuses to repair it, you have several options. For a vehicle from a franchised dealer, you can request mediation through the Automotive Consumer Action Program, which the National Automobile Dealers Association coordinates. Alternatively, you could ask a dispute resolution organization for help.

Sending a certified letter to the manufacturer explaining the problem, including any documentation and communication you've had with the dealership, could help speed up the repair process. Another option is to report the dealership to the department of motor vehicles for selling a car that needed repair right away.

Find out what your state's lemon laws say. You can request information and assistance from the your state's Consumer Protection Offices. Filing a suit in a small claims court may resolve the problem. As a last resort, you can find an attorney specializing in lemon law through the National Association of Consumer Advocates.

Get the right coverage for your used car with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your car.

What should I do if I end up buying a lemon car?

Federal and state lemon laws might offer you some protection. At the federal level, U.S. Code Chapter 50, Title 15 covers consumer product warranties. Also called the Magnuson Moss Warranty Federal Trade Commission Improvements Act, federal law sets standards for new and used car warranty practices. Essentially, the law says that if multiple attempts to repair a vehicle under warranty fail, the consumer must be compensated.

State lemon laws vary, and not all states have them. Existing state lemon laws typically complement federal law, requiring that the dealer refund you or replace the vehicle if repeated repairs during the warranty period don't correct the problem. But very few states offer legal protection for buying a lemon car once the warranty expires.

How to avoid buying a lemon car

Before purchasing a used car, do some careful research. Read reviews to find a reliable vehicle model. The Federal Trade Commission requires that dealers provide a Buyer's Guide for each vehicle they sell, including used cars. This guide includes the dealer's contact information, whether the car has a warranty or is being sold "as is," and notification about getting a vehicle history report. Read the motor vehicle history report, which should list collision, flood, fire, or other significant damage to the car.

While the report won't necessarily show all the problems, some automotive experts also recommend paying for an independent mechanical inspection. You can also check manufacturer recalls and Technical Service Bulletins for the vehicle model, and make sure any service was completed.

As a general rule with any used car, be sure to check the vehicle itself: inspect the exterior for damage, mismatched parts, and significant repair indications. Ensure the hood, doors, trunk or hatch, and windows close and the seals are working. Check the interior for missing or broken parts, warning lights, frayed or stretched seatbelts, and car water damage signs like a mildew smell and stained upholstery. When the engine is cool, be sure to also look under the hood for corrosion, wet areas, and signs that there was

overheating in the past. Check the fluids to make sure they're the correct colors and consistencies. Anything out of the norm could be an indication that something is amiss.

Learn more about what to look for when buying a used car and tips for buying a used car.

Is there a 30-day warranty on used cars?

Used car warranty periods can differ by the dealership, manufacturer, and state where the dealer operates. Some dealerships may allow an exchange within a certain number of days, while others don't.

State laws can also give you some protection, but those vary from state-to-state. Used car buyers in one state have 15 days or 500 miles after purchasing if a major component needs repair. Another state requires certain dealerships to issue warranties on used cars that last for 30 days or 1,000 miles. Some states only allow claims if repairs take more than 30 days.

Should I get a car insurance quote without personal information?

Getting an anonymous auto insurance quote might help you delay submitting your information online, but you'll eventually need to provide your personal details to your insurer. Keep the following in mind when deciding if you should get an anonymous car insurance quote:

- ☐ An anonymous quote likely won't be as accurate as a customized one, since insurers ultimately factor in your driving record, insurance history, vehicle information, and other details when determining your auto insurance premium.
- ☐ While you might be able to get an anonymous estimate, it's impossible to purchase auto insurance anonymously. Once you move past the initial search and quote, your personal information is required before the insurer can underwrite a policy.
- ☐ An insurer needs your contact information before they can send you a detailed quote, enter into an insurance agreement with you, and provide you with your proof of insurance.

What information is needed for an anonymous auto insurance quote?

Some calculators can quickly churn out estimates with just your ZIP code and a few anonymous answers regarding your car and driving history.

Progressive's car insurance calculator, while it doesn't provide a quote, helps you

determine what coverage is right for you, along with limit suggestions. Answer a few anonymous questions about your car, and we'll show you the required and optional coverages based on your input. When you're ready to take the next step and provide some personal information, you can get a customized auto insurance quote online or call 1-866-749-743.

Can I get an anonymous home insurance quote or life insurance quote?

Like auto insurance, it's possible to get anonymous homeowners insurance quotes and life insurance quotes, but getting an accurate estimate will be difficult without providing your personal information. Your life insurance premium and home insurance premium will ultimately be based on your individual details, so providing your information upfront can lead to a more accurate estimate of how much your policy will cost. Learn more about average homeowners insurance costs and how much life insurance costs.

How can I get lower rates for RV insurance in Pennsylvania?

You may be able to save on a Progressive RV policy with discounts like:

- ☐ Multi-policy: The more Progressive policies you have, the more you can save by bundling them.
- ☐ Original owner: Get a discount just for being the original owner of your RV.
- ☐ Quote in advance: Earn a discount for quoting at least one day before your policy is set to start.

Find out more about all the RV insurance discounts we offer.

How to get Pennsylvania RV insurance

What are Pennsylvania's RV insurance requirements?

Pennsylvania requires that all motorists carry liability coverage. This means that any vehicle with a motor, including Class A, Class B, and Class C motorhomes, must meet the state-mandated requirements for liability coverage:

- ☐ \$15,000 for bodily injury per person
- ☐ \$30,000 for total bodily injury per accident

- ☐ \$5,000 for property damage per accident

Travel and utility trailers, pop-ups, and any RV that is pulled are protected against liability claims by the liability coverage on the towing vehicle. But you still need a travel trailer policy in order to cover physical damage to your trailer.

The optional cancel for any reason travel insurance benefit may be purchased as an add-on to certain comprehensive travel insurance policies. Usually, this benefit is an additional charge on the plan, but it comes with extended coverage that you may find worthwhile. Learn more about how travel insurance works.

What's covered by cancel for any reason?

You can use the cancel for any reason to cover flight and trip costs that are prepaid, nonrefundable, and not already included as a "covered reason" under trip cancellation coverage in your comprehensive travel insurance plan. When purchasing CFAR, you must insure 100% of your pre-paid nonrefundable trip costs. There are eligibility requirements, so not all travelers will qualify. If all conditions are met, most of the policies will reimburse you 50% to 75% of your trip costs, unless otherwise noted. Times that CFAR travel insurance coverage may come in handy include:

- ☐ You don't feel comfortable traveling due to COVID-19 cases or quarantine recommendations.
- ☐ Your new passport didn't arrive on time.
- ☐ You have safety concerns about your destination. For example, wildfires, political unrest in the country you're visiting, or a forecasted hurricane. Unless one of these issues makes the destination uninhabitable, regular trip cancellation won't cover it.
- ☐ A family or work obligation prevents you from taking the trip.
- ☐ Your travel companion can no longer make the trip, and you don't want to travel alone.
- ☐ Your flight or itinerary was changed, and you don't love the new plan.
- ☐ You have a pre-existing condition that impedes your ability to travel. Basic trip cancellation coverage typically protects you in the case of unforeseen illness or injury, but anything related to a pre-existing condition is typically excluded.
- ☐ You're starting a new job and you can no longer take the trip.
- ☐ Travel guidelines for your destination changed, and it's recommended to not travel there.

Are there limits or exclusions to CFAR insurance coverage?

Each insurance policy is unique, so be sure to read through the specifics when adding cancel for any reason coverage to your travel insurance policy. While the timeframes may

vary slightly, the following guidelines apply to InsureMyTrip's CFAR coverage:

- ☐ Time limit to purchase: Typically, a policy must be purchased within 10-21 days of making the initial trip payment to be eligible for CFAR benefits.
- ☐ Time limit to redeem: Many CFAR policies mandate that you must cancel your plans and notify any and all travel suppliers at least 48 hours prior to your scheduled departure. Some travel insurance companies have a requirement of cancellation no less than 72 hours before departure. Beyond that window, any cancellation you make must be made for a stated "covered reason" under your policy details.
- ☐ Coverage amount: Most policies require travelers to insure 100% of their pre-paid, nonrefundable trip cost in order to be eligible for cancel for any reason. If you only want to insure certain aspects of your vacation but not all of it, you may not qualify for CFAR.
- ☐ Refund amount: Many CFAR plans offer a 75% refund on prepaid and nonrefundable expenses, while some only pay back 50%.

How to get CFAR travel insurance

Online

Browse travel insurance plans that cater to your itinerary, and then choose your coverages and start date.

Talk to a rep

Call 1-844-276-1214 to speak with a licensed travel representative about the options for your particular itinerary and needs.

How to add a car to your insurance policy

To add a car to your policy, you can either update your policy online or call your insurance company. Typically, you just need to provide the vehicle identification number (VIN), license plate number, and the vehicle's make and model. You may also be asked about the mileage and condition of the vehicle, depending on the insurer. Note that some insurers may limit how many vehicles can be listed on one policy.

Which cars can I add to my insurance?

☐ Insurance for a new car: Depending on your insurer, you may have anywhere from a week to a month to add a newly purchased car to your policy. In the meantime, the same coverages you had on your old car will typically apply to your new car.

☐ Insurance for a used car: Like purchasing a new car, you will typically have a grace period of a week to a month to add your newly purchased used car to your policy. Learn more about used car insurance.

☐ Insurance for a second car: Adding a second, third, or more vehicles is easy. Just make sure you have the necessary info for each vehicle handy before updating your policy.

☐ Insurance for someone else's car: If you and the other vehicle's owner both live in the same permanent residence and are named insureds on the policy, then you can typically add their vehicle. Learn more about car insurance and roommates.

Important note: All drivers that share the same permanent residence as you should be listed on your policy.

Can I add a car to my insurance that's not in my name?

You can typically add someone else's car to your policy if you also share the same car insurance policy, which typically also requires living together. For example, married couples living together who share car insurance can add both of their cars to their policy, even if the vehicles aren't jointly owned by the couple.

Can someone else insure my financed car?

It generally isn't possible for someone else to insure your vehicle if they don't live with you or you don't keep your vehicle at their residence. However, if you live with the person and are also listed as a driver on their policy, then they could possibly add your financed car to their policy.

Add a car to your insurance policy at Progressive

Current Progressive customers

You can log in to your policy or call us at 1-866-749-743 to add a vehicle to your policy.

New Progressive customers

Get a car insurance quote online or call us at 1-866-749-743 and add the vehicles you

want covered before buying your policy.

Who should I add to my car insurance?

You should add any regular drivers of your car to your insurance policy so that damages from accidents are covered. Also, you can add any drivers that live at your permanent address, and most insurance companies will require it. Some states may allow you to exclude a driver from being covered by the policy.

Here are some common drivers that are added to a policy:

Roommate

Roommates may add each other to their policies because they live at the same address. You and your roommate could also share a car insurance policy for convenience and potential savings. [Learn more about sharing car insurance with roommates.](#)

Significant other

Unmarried couples who live together should add each other to their policies or share one policy. If you don't live together, but your significant other regularly drives your car, then you should add them to your policy. [Learn more about car insurance for unmarried couples.](#)

Spouse

Many insurance companies require married couples who live together to be on the same policy. [Learn more about adding a spouse to car insurance.](#)

Teen driver or college student

If your teen driver or college student has a valid driver's license or permit, you should add them as a driver on your policy. If your teen drives your car regularly, then they should be added to your policy. This may be necessary even if they're also insured on another auto

policy, like another parent's policy. Learn more about car insurance for teens.

If your college student attends school away from home, then they should be added to your policy if they stay with you and drive your car when home on school breaks. Find out more about car insurance for college students.

Friend

If you don't live together, but your friend drives your car regularly, then you should add them to your policy. See more about adding a friend to your car insurance.

Helpful life insurance riders for disabled adults

Adding a life insurance rider to your policy can provide support for adults with disabilities. Consider these riders when you purchase life insurance – they may come in handy later in life:

How to get life insurance for the disabled

Insurance companies have different criteria for determining eligibility and rates, so shop around and compare coverage options and prices. If one insurer denies your application, that doesn't necessarily mean you won't be able to get coverage through another policy type or insurer.

Get a life insurance quote online in as little as 60 seconds, or call 1-866-912-2477 to talk through your options with a licensed representative.

What is car buyer's remorse?

Buyer's remorse is a negative feeling after making a large, often expensive purchase such as a house or car. Sometimes buyer's remorse manifests physically, in sweaty palms and nausea. Buying a new vehicle and then experiencing anxiety, regret, and fear is common. Perhaps the car strains your finances. Or maybe you simply don't like the vehicle.

But changing your mind is different from discovering that the car is defective because the vehicle could be unsafe to drive and put you and your passengers in danger. In that case, check the lemon laws in your state. Similarly, if the dealership intentionally misled you, you may be able to return it.

Is there a new car cooling-off period?

The Federal Trade Commission has a Cooling-Off Rule that gives buyers three days to cancel specific kinds of purchases, including those involving high-pressure tactics and temporary point-of-purchase locations. Notably, the Cooling-Off Rule doesn't apply to motor vehicle sales when the seller has at least one permanent business location.

The Cooling-Off Rule could apply to a vehicle you bought at a trade show or auto show for more than \$130, meaning you'd have three days to cancel, but only if the seller does not have a permanent place of business. Normally, however, returning the car depends on the terms and conditions in the dealer's policy.

Can I return the car?

Maybe. Federal law does not require dealerships to have return policies, so very few offer them. You can try contacting the dealership and explaining the situation anyway.

Remember that they're under no obligation to allow you to return the car.

If the dealership does have a return policy, check the terms. Find out how much time you have and which conditions you need to meet first.

Some dealerships will allow you to exchange the vehicle for a different one within a certain amount of time if the vehicle is still in new condition and has minimal mileage. State laws covering used car purchases vary. One state, for example, requires sellers to offer a two-day contract cancellation option agreement for used vehicles under \$40,000.

How to deal with buyer's remorse after buying a car

First, check local laws and consumer protection rules to see if they apply to your situation. If you changed your mind about the car and can't return or trade it in, there are several options, each with pros and cons.

Selling the vehicle yourself is one option. Keep in mind that the car starts losing value as soon as it leaves the lot. You could refinance your auto loan to reduce monthly payments, even though this could end up costing a lot more over time.

Asking for a voluntary repossession is a possibility but should be a last resort since it will negatively affect your credit score, potentially preventing you from being able to afford a new loan in the future.

Make sure you're protected if you head out on the road

Current Progressive customers

You can log in or call 1-866-749-743 to adjust your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

Can I cancel gap insurance and get a refund?

Typically, you can cancel gap insurance at any time. However, your leasing company may require you to keep your gap coverage if you have a leased vehicle. You may cancel coverage for several reasons including selling your car or switching to a new gap insurance provider. You might also cancel when your loan balance is less than the car's actual cash value. You may receive a refund for your gap insurance if you've paid for your coverage upfront.

How long does it take to get a gap insurance refund?

It depends on the coverage provider. If you're canceling an auto policy with gap coverage, or gap insurance through a dealership, then you may receive a refund for any additional months of coverage for which you've already paid. If you're removing gap coverage from your auto insurance policy, then your insurer may apply a credit to your account instead, if applicable.

Three reasons you might want to cancel gap insurance

You owe less on your auto loan

Once you owe less on your car loan than what the car is worth, you generally don't need

gap insurance.

To switch coverage providers

Buying gap coverage through your auto insurer may be cheaper than paying for coverage through a dealership. If your insurer offers a better deal, you can cancel your gap insurance from the dealership and add it to your auto policy instead.

You sold your car

If you sell the vehicle with gap coverage, you can remove the coverage from your auto policy. If your gap coverage was provided through a dealership, you can cancel it once your loan or lease is paid off.

What are New Jersey's RV insurance requirements?

New Jersey requires every motorist to have liability coverage, uninsured/underinsured motorist coverage and personal injury protection. If you drive a motorhome, you need a policy with the following liability limits:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$5,000 in property damage per accident

If you're towing a travel trailer, the liability coverage limits above must be on the auto policy for your tow vehicle. However, you still need a separate policy to insure your travel trailer against physical damage.

How can I get lower rates for RV insurance in New Jersey?

Lower your cost for RV insurance in New Jersey with the following discounts from Progressive:

- ☐ Multi-policy discount: Bundle your home, motorcycle, or other policy with your RV insurance and earn a discount.
- ☐ Pay in full: Pay your entire premium up front for an easy discount
- ☐ Claim free renewal: If you have no claims throughout the year, you'll earn a discount at renewal.

Find out more about all the RV insurance discounts we offer.

How to get RV insurance in New Jersey

How are foreign cars and American cars different?

A few decades ago, America's automotive reputation wasn't that great. The public saw American cars as poorly manufactured and unreliable compared to Japanese and German exports. But times have changed, and American car manufacturers have stepped up their game to compete with international competitors. The differences between domestic vs. foreign cars aren't quite as stark anymore. There are pros and cons to each, but in the end, it mainly comes down to personal preference and what you want in a car.

What is an American car?

Technically, there's no such thing as a 100% American-made car anymore. Some technology or materials used to build American vehicles will come from overseas. But generally, American car companies headquartered in the U.S. use domestically made engines and transmissions, and manufacture their cars in American factories. Some of the top American car companies include Ford, Chrysler, and General Motors. Common features of cars made by American companies include larger size, affordable luxury, support for American workers and ease in having parts replaced.

Many American car brands focus on larger vehicles like SUVs and pickup trucks. American drivers often favor larger vehicles, while compact cars tend to be more popular overseas. You can find SUVs and trucks from foreign brands, but American carmakers tend to have a better selection. Brands like Porsche, Mercedes, and BMW may come to mind when you imagine a luxury car. But many American car companies incorporate luxury elements into their designs and often with a lower price tag than imports.

You can still support American workers by shopping for foreign brands. Many have U.S. manufacturing plants that employ local workers. A good way to maximize support and dollars going toward American workers is to buy from companies headquartered in the United States. If you purchase an imported vehicle, chances are that replacement parts will need to be imported too. This can be pricey and take a long time, depending on how specialized the part is. If a U.S. company built your car, it is often easier and more affordable for a mechanic to obtain the part you need.

What are the benefits of foreign cars vs. American cars?

Cars manufactured in Asia or Europe often have the following characteristics when compared to American cars:

- ☐ Reliability. Even though the reputation of American cars has improved over the years, foreign car manufacturers are almost always top-rated when it comes to performance and reliability. The car buying public recognizes Japanese car brands Toyota, Mazda, and Lexus as the most reliable options on the market. A reliable car will likely require fewer repairs and last longer.
- ☐ Fuel efficiency. Overall, foreign-made cars have better fuel efficiency when compared to American models. As a result, you won't need to fill the tank as often, and you'll end up spending less money on gas. A car with excellent fuel efficiency is also better for the environment.
- ☐ Lower price. The most affordable car lists often include some models from American brands. Still, foreign brands like Hyundai and Kia sell some of the most affordable cars in the United States.

Does an imported car affect insurance?

Car insurance rates are calculated based on the make and model of a car, and there isn't specific import car insurance. Whether a car is foreign or domestic is rarely a factor. Insurance companies are more interested in looking at the size and power of a vehicle rather than the company that made it. It would likely cost more to insure an American-made sports car compared with a sedan made by a European or Asian car company. The best insurance for imported cars is often the same you'd choose for an American car. Compare different plans to find the one that's right for you.

Are imported cars more expensive to insure?

You may find imported car insurance is more expensive when it comes to comprehensive car insurance coverage or auto collision coverage because replacement parts can cost more. This can lead insurance companies to increase premium rates to cover that extra cost. But this mainly applies to specialized cars.

Major companies like Toyota and Mercedes have manufacturing plants in the U.S., so getting parts for popular models shouldn't be difficult. But parts for specialty cars – imported or domestic – can be expensive and difficult to get. This can lead to higher car insurance premiums. If you own specialty cars that you don't drive regularly, you may also

consider temporary car insurance for imported cars to cover the period of time when you'll be driving.

Get the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to adjust your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

Theft protection devices for classic cars

Classic car thieves will spend extra time investigating cars that interest them. They'll attend car shows, stake out the storage location afterward, and then take your ride when no one's looking. Some thieves even attach electronic trackers to their targets. Typically, a car with a manual transmission isn't an obstacle. A non-running classic car won't stop them either. They'll just tow it or load it onto a trailer.

The classic car insurance experts at Hagerty recommend several tactics to protect your classic car. The best car anti-theft devices include:

- ☐ Audible alarm
- ☐ Dedicated locks
- ☐ Hidden kill switch
- ☐ Tracking system

For a collector car, check with a restorer on the best way to install devices without affecting the vehicle's appearance or classic car value.

Install a car alarm

Putting an alarm sticker on your classic car might cause some thieves to think twice but having an actual alarm system is even more effective. Several companies make audible alarm systems that work in classic cars, including ones that don't need to be wired in. An extremely loud alarm going off on a classic car would likely draw more attention than one sounding on a modern vehicle.

Etch your car windows

Etching the vehicle identification number (VIN) into your classic car's windows and windshield can help deter thieves and identify your car if it's stolen. A thief would have to replace all the glass before attempting to sell the car, and a buyer might not want to take the risk since the VIN is traceable. VIN etching kits are available for purchase online.

Install a kill switch to your classic car

A hidden kill switch is a small device that prevents a thief from taking the vehicle by cutting electricity to a crucial part such as the ignition, battery, or fuel pump. A classic car kill switch costs around \$10 and can effectively act as a classic car immobilizer, thwarting the thief's attempt to drive the car away.

Classic car experts suggest installing multiple kill switches and making sure each one is well-hidden since you're trying to outsmart thieves who will look for these devices. You might need assistance installing each one properly so you don't inadvertently create more problems.

Add locks

Some classic car owners disconnect their steering wheels and bring them along, but that can be challenging and awkward to do regularly. Adding locks is a more convenient measure. Start by replacing the door locks if they're original to the classic car. This helps prevent thieves from using "tryout keys" and other older unlocking techniques. And, it sounds obvious, but keep your car locked whenever you're not driving it.

A wide range of steering wheel, brake, and tire lock options are available. Some lock types may be more effective for your classic car than others.

Are there classic car tracking devices?

Yes. Several different aftermarket classic car tracking devices exist. Some have a transceiver that you can activate for law enforcement to track the vehicle if it's stolen. Other systems use a global positioning system (GPS) that allows location monitoring over the internet.

While tracking technology might not prevent theft, some systems will send an alert about an attempt at unauthorized access.

Fund ongoing expenses

The death benefit of a life insurance policy can go toward your loved ones' daily expenses or add to their overall inheritance. It can even help a child with special needs, or an ill or aging loved one. In necessary cases, the death benefit would go into a trust managed by a trustee. Learn more about creating a life insurance trust for a minor child.

Create buy-sell agreements

If you own a business with a partner or multiple owners, life insurance combined with a buy-sell agreement can help you ensure your family is compensated fairly for your share of the business when you pass away.

A buy-sell agreement funded by life insurance policies makes sure your business partners can afford to buy out your portion of the business when you pass away. Each owner purchases a life insurance policy on the other. If a partner dies, the death benefit gives the other partners the funds to buy out the deceased's share of the business.

How can I search for a classic car rental?

Most standard rental car companies don't offer classic cars for rent. Instead, you'll need to look for a company that specializes in classic car rentals or a private owner willing to rent you their car.

Note: Just like a normal rental car company, car-sharing services have minimum age requirements for drivers. Some car-sharing sites make it possible to search for vehicles with a driver included, which can be useful for events or car enthusiasts too young to qualify as a rental driver.

Does location affect classic car rentals?

Unless you're willing to spend a lot of money to get a car brought in from out of town, you'll be limited to the classic cars available to rent in your area. If you have a specific vehicle in mind, you'll have more luck searching for it in a big city. But even in heavily populated areas, climate can limit availability. For instance, DriveShare shows around half

as many listings in the New York City area compared to Sacramento, despite New York's much larger population. Classic car maintenance can be complicated and costly, so classics are often kept in regions with year-round mild weather.

How much does it cost to rent a classic car?

When you rent a classic car, expect to pay significantly more than you would for a standard rental due to the higher value of classic cars and their limited availability. Depending on the make and model, you can pay anywhere from a few hundred dollars to several thousand a day. You can also expect to put down a security deposit of a couple hundred dollars or more.

How do I inspect a classic car rental?

Compared to modern cars, classic cars may not be in perfect condition when you rent them. Even the best-maintained classics may have quirks like difficulty starting in certain conditions or controls unfamiliar to the modern driver.

Before you get in your classic car rental and drive away, ask for an overview of the vehicle, ideally on paper if there are existing damages or issues. You should also find out how to operate any controls you don't recognize, if there are any performance quirks, and how to handle problems that could arise. Inspect the vehicle carefully and take pictures of any imperfections before you drive off.

Insurance for classic car rentals

Your car insurance can typically cover car rentals with the same coverage limits you have for your car. However, depending on the classic car you rent and your current auto coverages, you may want to purchase additional protection just for your rental. If so, ask the rental agency or car-sharing service about the rental car insurance they offer before you book.

If you don't have an auto insurance policy, you'll need to purchase a minimum of your state's mandated liability coverage through the rental or car-sharing company.

What are the pros and cons of buying a classic car?

Determining your reasons for buying a classic car can help you decide if owning one is worth it. Which of these pros of buying a classic car are most important to you?

- ☐ A fun project: Classic cars can be fun to own and drive. And if you know your way around cars, or want to learn, restoring and maintaining a classic can be a fulfilling way to spend your time. Many classics are fairly easy to work on, and you can likely find the information you need to learn online or from classic car enthusiasts.
- ☐ Nostalgia: Classic cars take you back to a different time. Whether it's the vehicle's style or the memories it elicits from days gone by, classic cars often provide a sense of nostalgia, and you'll be able to connect with other classic car owners at events.
- ☐ Value: Unlike modern-day vehicles that start depreciating as soon as you drive them home, classic cars often increase in value over time if you take good care of them.

Before you rush out to buy one, consider these cons to buying a classic car:

- ☐ Cost: Classic cars may cost more than modern vehicles, and you'll likely drive it less due to its age.
- ☐ Repairs and parts: Because they're old, classic cars may need to be inspected and repaired more often. If your classic is particularly rare, you might have difficulty finding the parts you need. If you're not prepared to maintain the vehicle yourself, you'll need to find a mechanic who can.
- ☐ Convenience: Features like navigation systems, Bluetooth hook-ups, and entertainment systems aren't available on classic cars. Classic cars also aren't as environmentally friendly as newer models. They produce higher emissions and emit more pollutants into the air.
- ☐ Safety: Compared to modern cars, classic cars lack many features that help keep you and your family safe on the road today. The U.S. government didn't set vehicle safety standards until the late 1960s. Many safety features such as airbags, electronic stability control, and the LATCH child safety seat system didn't become mandatory until the 1990s or later.

If you want to try it out before you become a collector, consider renting a classic car.

Are classic cars a good investment?

The value of classic cars fluctuates, but they can appreciate over time rather than depreciate like a modern car does. Classic car appreciation depends on multiple factors, including the purchase price, the condition of the vehicle, the model's rarity, your restoration and maintenance costs, and how much you can sell it for.

Even if you purchase a model that significantly increases in value after you buy it, you may

still put more money into it with repairs and maintenance costs. But if you're buying a classic car for enjoyment and not because you want to turn a profit, it may be worth your money, regardless of its future value.

You should also decide upfront if you'll be driving your classic car daily or keeping it as a collectible that you'll only drive on occasion. A collectible may be less likely to depreciate over time if it gets less use. And your classic car insurance options for a collectible can be more affordable and comprehensive than for a daily-use classic – any car driven daily will require a standard auto insurance policy.

Learn more about buying a classic car.

How does home insurance cover hurricane damage?

Your home insurance policy can protect against hurricane damage in the following ways:

- ☐ If a hurricane causes damage to your home's structure, dwelling coverage may pay for repairs up to your policy's limits.*
- ☐ If your personal belongings are also damaged as a result of the hurricane, personal property coverage may pay to repair or replace damaged items, up to the limits of your policy.*
- ☐ If you're unable to live in your home due to damage from a hurricane, your policy's loss of use coverage may pay for a hotel, meals, and living expenses above what you'd normally spend.

*Both dwelling and personal property coverages include a deductible. Note that your deductible for a windstorm claim might be set significantly higher than your policy's deductible for other perils.

What is a hurricane deductible?

You may be required to have a separate home insurance deductible for hurricane losses, especially if you live in a high-risk area, such as along the Atlantic Coast. Your policy may include a "named storm" deductible, commonly referred to as a "hurricane deductible," which will apply once a storm has reached a certain strength. For instance, if a storm moves beyond a tropical depression and eventually becomes a named hurricane that causes damage to your property, then your hurricane deductible will apply. With hurricane deductibles, you may pay a specified percentage, usually between 1-5%, instead of a flat amount, depending on your policy.

How are musical instruments covered by insurance?

Musical instruments fall under personal property coverage, designed to protect your belongings against covered perils. If your musical instrument is damaged from a covered peril, your homeowners, condo, or renters policy may pay to repair or replace your instrument, up to the limits of your policy and minus your home or renters insurance deductible.

Your insurance policy may have a "sub-limit" for specific categories of personal property like musical instruments. Sub-limits often apply to items that are especially valuable or at a higher risk for a loss. In those instances, your policy may only pay up to a certain dollar amount in the event of a loss. Contact your insurance company to learn whether your musical instrument is subject to a sub-limit within your personal property coverage.

Property insurance deductibles

Homeowners, renters, and condo insurance deductibles are similar to auto deductibles – you'll pay a deductible each time you file a claim. Since damages to your home tend to be pricier, paying a lower deductible can reduce the larger out-of-pocket costs and soften the financial blow of repairs.

Health insurance deductibles

Unlike auto and property deductibles, your health insurance deductible is the amount you must spend out of pocket before your insurance pays for most types of care. Once you hit your deductible, your insurance starts paying for a portion of your covered medical expenses. Some health plans may even have separate deductibles for certain categories, such as in-network or out-of-network care. Health insurance deductibles apply on an annual basis, which means your deductible will reset when your policy renews.

For example, if you have a \$2,000 deductible and spend that much on healthcare during the year, your insurance will start paying for a portion of any subsequent covered medical bills until the end of the year. The next year, your deductible will apply again, and you'll need to spend \$2,000 on medical expenses before your insurance starts covering these expenses. Note that most policies have a maximum out-of-pocket limit as well, beyond which your insurer generally covers 100% of your eligible medical bills. In addition, certain expenses might be covered by a health insurance plan regardless of whether or not you

have met the deductible.

Learn more about how health insurance works.

Other insurance types

Deductibles also apply to other types of insurance and even some protection plans. Here are a few other types of insurance/plans and how their deductibles work:

Where can I buy a classic car?

Your options for finding a classic car to buy include private sellers, specialized and general auctions, and classic car dealers. Learn about each type of classic car seller as you begin your search.

Private party classic car owners

Buying a classic car from a private owner may give you the most room for negotiation, since they may not have the pricing restrictions that auctions and dealers do. Check the classified ads of local newspapers and auto-focused publications to find private classic car sellers. Classic car clubs may be able to connect you with private collectors looking to sell. You can also search sites like Craigslist, Facebook Marketplace, and eBay and set up alerts so you're notified if a classic car you're interested in is posted for sale.

Buying from a local seller can allow you to easily see and test drive the car before buying it. If you expand your search outside your local market and you can't arrange a visit, see if you can have a third-party mechanic perform an inspection on the car and report back to you. Learn more about buying a car out of state and how to inspect a classic car.

Keep in mind these factors when buying a car from a private seller:

- ☐ You and the seller will be responsible for transferring the car title and taking care of other car sale paperwork required by your state's BMV or DMV.
- ☐ Before the sale, be sure to verify the vehicle identification number (VIN) so you know you're not buying a stolen car or transferring a counterfeit title.

Auctions

Before an in-person classic car auction, do your research on the auction house to find out

their reputation among classic car collectors. If an auction house specializes in classic cars and has a good reputation, the cars may be more sought after and expensive than you'll find elsewhere – but that might be a tradeoff you're willing to make for a classic that matches its description. You should have a chance to inspect the car, but a test drive may not be possible.

If you win the bid on a traditionally auctioned classic car, you'll pay a fee to the auction house on top of your winning bid price. Similar to the documents you'd expect at a car dealership, the auction company may arrange the ownership transfer paperwork. If they don't, be sure to follow the car sale guidelines set by your state's BMV or DMV.

Some classic car auction companies also hold online auctions, which can have a wider selection of cars for sale. Depending on the auction's rules and the car's location, you may not be able to inspect the classic car you want to bid on. However, the auction house should provide in-depth information on the quality of the classic car.

Similar to on-site auctions, you'll pay a fee to the auction house on top of your winning bid price, and there will be no negotiating the final price. If the auction house doesn't arrange shipping, you'll need to arrange to pick it up or ship the car yourself.

Classic cars can also be auctioned on general auction sites. Since they're not specialized, these sites may not inspect or verify the vehicles they're selling. While you may be able to find classic cars at lower prices, it might be much harder to verify their validity and condition. It's also likely that you'll have to handle all of the ownership transfer paperwork and shipping.

Learn more about buying a car from an online auction.

Classic car dealers

Classic car dealers sell cars on consignment. Car owners rely on the dealer's marketing reach, display space, sales team, and back-end support for title transfers, taxes, and fees. In exchange, the dealer receives a commission for the sale. Note that the negotiating range will likely be narrower with a dealer since they also have to account for overhead costs.

As with specialized classic car auction houses, the dealer risks their reputation if they sell a classic car that doesn't live up to its billing – so it's likely they've inspected it thoroughly. You should have the opportunity to take the car for a test drive, and they may let you have a mechanic have a look at it.

What counts as fraud on homeowners & renters insurance?

Home insurance fraud generally involves a deceptive act against an insurance company, usually for financial gain. By some estimates, about 10% of all the money property/casualty insurance companies pay out goes to fraudulent claims.

Common examples of homeowners insurance fraud include lying about details of the home when buying a policy to get a lower premium, exaggerating the damages when making a claim to get more money, "covering your deductible" by coordinating a higher bill with a repair person, or even making up a claim for something that never happened. Sometimes people who wouldn't be eligible for a particular policy or coverage may lie or intentionally leave out information about their circumstances to get coverage. In extreme cases, people may destroy their own property to get insurance money.

How serious is property insurance fraud?

Depending on the details of the case, including the amount of money involved and the state where you live, insurance fraud can be a felony offense. Felonies are serious crimes and usually carry a sentence of one or more years in prison in addition to fines. In most states, convicted felons lose the right to vote, at least temporarily.

What are the penalties for renters or homeowners insurance fraud?

Even in cases where the homeowners insurance scam doesn't reach the felony level (and even if you are acquitted), just being investigated for insurance fraud may make it difficult to get insurance in the future. Consider, too, that many home financing agreements require homeowners insurance in the loan terms, so being investigated for or convicted of homeowners insurance fraud may make it difficult to buy a home. If you're able to secure insurance after a homeowners or renters insurance fraud case, your policy may be more expensive than it would otherwise be.

How can I protect myself from homeowners insurance fraud?

Simply be honest with the insurance company. When you buy a homeowners insurance policy for the first time, they'll ask questions about the home's location, condition, your claim history, and more. Answer those questions truthfully. When something happens, and

you want to make a claim, contact your insurance agent promptly and be honest about what was stolen or damaged. If you receive a check for repairs, be sure to get the repairs done. If you have to make another claim later on and the original repairs were never performed, insurers may get suspicious, especially if you try to claim the original damage again.

Another way to protect yourself is to hold others accountable. If a contractor offers to "cover your deductible," they probably aren't offering to pay for it themselves. That may mean that they'll give you a discount and then bill your insurance for more than you actually owe them. That way, the insurance payout will also pay for your home or renters insurance deductible. Accepting this kind of offer may get you involved in a homeowners or renters insurance scam even if you aren't aware of what the person is doing, so be careful if a repair person, contractor, or other vendor is offering something that seems too good to be true.

If you suspect or find out after the fact that a repair person, contractor, or other vendor has been doing something dishonest (say, the bill they give you and the amount the insurance company pays out don't match), you should report it right away.

Wildfires: Most standard home insurance policies include coverage for damage caused by wildfires. However, like with wind damage, you may not be able to find an insurer that includes wildfires as a covered peril if you live in a place where wildfires are common. If you shop around and can't find an insurer that covers wildfire damage, check for a state-run FAIR (Fair Access to Insurance Requirements) plan to obtain coverage.

Lightning: Damage to your home and personal property from lightning is typically covered by your home insurance policy.

What types of severe weather damage does home insurance typically NOT cover?

Floods: Flood damage is not typically covered under standard home policies. However, specialized flood insurance may be purchased from the National Flood Insurance Program (NFIP) or a private flood insurance company.

Earthquakes: Home insurance policies typically won't cover damage from earthquakes on

standard policies. In certain states, some insurers offer a separate policy or endorsement for earthquake coverage. In California, earthquake coverage is offered through the California Earthquake Authority (CEA).

Hurricane and windstorm deductibles

Your homeowners policy might have a separate, higher deductible for damage caused by windstorms or hail. Homeowners insurance deductibles may be based on a percentage of your home's Coverage A (dwelling coverage) amount, Coverage A and C (personal property coverage) amounts combined, or a flat dollar amount, so check your policy to find out your deductible.

How insurance covers severe weather damage

Here's how home insurance policies might cover damage from certain storm-related perils, including:

- ☐ Wind and hail damage to home: Suppose your home's roof or siding gets damaged by strong winds, rain, or hail, which may also result in damage to the interior of your home. Your homeowners insurance may cover this damage, as long as there isn't a wind damage exclusion on your policy. You may also be covered if a tree falls on your house due to strong winds.
- ☐ Water or ice damage to home: Sudden and accidental water damage from inside your home may be covered by insurance. However, if a storm floods your yard, you won't be protected; you'll need separate flood insurance for that. Damage from an ice dam or the weight of ice, snow, or sleet may also be covered by your dwelling coverage.
- ☐ Lightning strike damage to home: If lightning hits your home and causes a fire or power surge, it will typically be covered by your homeowners policy. You may also be protected for electronics or appliances damaged by a power surge.

How does charging an electric car work?

According to the U.S. Department of Energy, there are three levels of EV charging equipment. Level 1 uses a 120-volt outlet and adds 2 to 5 miles of range per hour. This is the same type of power outlet you can find in your home. Level 2 uses 208- or 240-volt service and adds 10 to 20 miles of range per hour of charging time. Most public charging stations use Level 2 charging equipment. You can install a Level 2 charger at home, though you'll need to hire an electrician for the installation if your home isn't already wired for it.

Level 3 chargers, also known as DC fast chargers, offer the fastest charging times, ranging from 60 to 80 miles for every 20 minutes of charging time. Level 3 charging is only available from public charging stations.

What's an electric car's range?

"Range anxiety" refers to a common concern over how far an electric vehicle can go on a single charge. While EVs tend to have a shorter range than gas-powered vehicles, their range has been expanding. Most now have at least a 200-mile range. Cold weather can reduce an electric vehicle's range, so where you'd be driving matters too. Temperatures in the single digits may cause a significant drop in range compared to the advertised range. EVs tend to charge more slowly in cold weather as well.

How's the driving experience?

Electric vehicles lack engine noise, so the ride is quiet. If you think you'll miss the noise, some electric vehicle manufacturers have an option to add engine sounds. Acceleration is also much faster for an EV than for a gas-powered one, and their lower center of gravity makes them more stable.

What are the environmental effects of electric cars?

One of the potential reasons to buy an electric car and a benefit of an electric car is that it doesn't produce tailpipe emissions. In contrast, a typical passenger combustion engine vehicle emits around 4.6 metric tons of carbon dioxide annually, according to the U.S. Environmental Protection Agency. Gas-powered vehicles also produce the greenhouse gases methane and nitrous oxide.

Overall lifecycle emissions are more complicated. Manufacturing an electric vehicle involves extracting and processing minerals for the batteries, which generates emissions. The point in an electric vehicle's lifetime when a gasoline car's emissions surpass the EV's varies. The source of electricity used to charge the vehicle makes a difference. In the U.S., coal-fired plants produce 23% of our electricity. However, a recent lifecycle analysis found that an EV charged from a coal-fired grid would contribute fewer carbon emissions than a comparable gasoline car.

Other options for where to buy a classic cars

You might also find classic cars for sale at car shows, through word of mouth, or while you're driving around. Classic car clubs can be a helpful resource for connecting with enthusiasts and collectors who are ready to sell or can recommend reputable sellers. Once you've found the car of your dreams, follow our guide to buying classic cars.

Just purchased a classic car? Insure it through Progressive Classic Car by Hagerty.

Online

Get a classic car insurance quote online and choose the coverages you want for your classic car.

Call a rep

Call 1-888-534-8980 and speak with a representative from Progressive Classic Car by Hagerty.

Why is a car title important?

Your vehicle title is a legal form identifying you as the car's owner, and you won't be able to sell your current vehicle until you've received the requested duplicate copy. In contrast, if you're considering purchasing a car, the car title provides necessary details like the odometer's reading at the time of the sale, the VIN, and whether there's a lien on the vehicle.

How long does it take to get a replacement car title?

The length of time it takes to receive your duplicate car title depends on the state. Typically, there's a 15- to 30-day processing wait. However, some states provide instant car titles. Additionally, if you've waited more than 40 days for the replacement, submit an inquiry to your state's DMV.

Once you've received the duplicate title, be sure to store it in a secure location, like a safety security box or a fireproof container at your house.

If you're requesting a car title because you're getting ready to sell your car, you can learn more about selling your car privately or selling to a dealership.

How to replace a lost car title

Gather the information that proves you own the car

Although losing a car title can feel stressful, there are straightforward steps you can take to replace it. Before submitting your application for a duplicate, you'll need the following details, which can help prove that you're the owner:

- ☐ The car's make, model, and year
- ☐ The car's vehicle identification number (VIN)
- ☐ Your license number
- ☐ Loan information (if applicable)

If you financed, contact your loan company

After you've gathered this information, try connecting with the company that helped you finance the vehicle if you have a car loan. They may be able to produce a copy of the title. If not, you can visit your state's department of motor vehicles either online or in person. From there, you can initiate a duplicate title request.

Understand your state's title replacement process

As you begin this process, understand it varies from state to state. For example, you may need to specify why you need to replace the title and get it notarized. And in other states you may need to make sure there are no other edits to the information listed on the title certificate. So, if your address or name has changed, you'll have to contact a state motor vehicle department representative beforehand.

What happens if you drive without plates?

The penalty for driving without a license plate varies from state to state. If your car is registered and you simply don't have the plates on it, some officers may give you a verbal

warning. But you can typically expect a ticket and fine for driving without a license plate. The repercussions can be more serious if you're caught doing the following:

- ☐ Driving without license plates for an extended period
- ☐ Becoming a repeat offender
- ☐ Failing to register your vehicle or renew the registration

If you fall into one of these categories, you might have your license suspended or worse.

Do you need a front license plate?

Although all states require a rear license plate, nearly half don't require a front license plate. Check your state's laws on front plates before you drive without one – start by checking your BMV/DMV's website. And even if it's legal to drive without a front plate in your state, consider the benefits of having a front plate. If your car is stolen, a front plate can be helpful in law enforcement's search to locate it.

How long do you have to get license plates after buying a new car?

Plates for a new car usually arrive in the mail within a few weeks, and most laws align with this timeframe so you can easily meet your state's permanent plate requirements. Before getting your license plate, you'll need to register your vehicle via your BMV or DMV.

Driving without a license plate or an expired temporary plate is a signal to law enforcement that the driver may not have registration and/or a license. Learn about vehicle registration and how to get a license plate.

What about driving without tags?

Your license plates and tags are two different things. You'll need both to drive legally. While plates are primarily used for vehicle identification, tags are the stickers that indicate registration. It's important to apply your new tags properly after renewing your registration. Driving without tags or with expired tags can lead to a ticket if an officer spots the missing or outdated stickers.

Can you get car insurance without a license plate?

It's possible to get car insurance without a license plate, and you typically need to bring proof of insurance when you register your vehicle to get your permanent plates. The takeaway is simple – be sure to get all three, typically in this order:

What are Florida's RV insurance requirements?

Florida requires that all motorists carry liability coverage, so you must have at least the state minimum liability coverage if you drive a motorhome, plus personal injury protection:

- ☐ \$10,000 for property damage per accident
- ☐ \$10,000 for personal injury protection

Travel trailers policies don't offer liability coverage; the vehicle you use to pull your trailer will have liability coverage. However, for protection against physical damage to your travel trailer, a separate RV policy offers comprehensive and collision coverage.

How can I get lower rates for RV insurance in Florida?

Save on RV insurance in the Sunshine State with Progressive's discounts, such as:

- ☐ Multi-policy: The more Progressive policies you have, the more you can save by bundling them.
- ☐ Quote in advance: Earn a discount for quoting at least one day before your policy is set to start.
- ☐ Original owner: Get a discount just for being the original owner of your RV.

Find out more about all the RV insurance discounts we offer.

How to get RV insurance in Florida

How to get life insurance with Progressive through eFinancial

You can get a life insurance quote online. You'll be asked some questions, and then you'll choose your coverage amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

Big block vs. small block pros and cons

When you're considering whether to get a small block engine or a big block engine, you'll need to look at power, torque, weight, and maneuverability.

Pros of big block engines

Big blocks have long been considered synonymous with power. Even though they don't always have more power than small blocks, that's still the general perception. Before you buy a big block engine, it's good to know what you're getting into.

- ☐ More power: Big block engines often have more and larger cylinders, translating into more and larger explosions. These crank the engine harder and faster, generating more power.
- ☐ Heavier: There's more metal in big blocks. More material means more weight.
- ☐ More torque: A big block engine's heavier weight and extra power produce more torque, driving the vehicle's wheels into the pavement and allowing it to get more traction from the power generated by the engine.

Cons of big block engines

- ☐ More expensive to fix: Vehicles with big block engines are often pushed harder and can be cause severe engine damage and be more expensive to repair.
- ☐ Use more fuel: Because big block engines have more and larger cylinders and can generate more revolutions per minute (RPMs), they also typically use more fuel than smaller engines.

Pros of small block engines

Though they may not be as closely associated with power, small block engines have benefits of their own.

- ☐ Lighter: Small block engines have less metal than big block engines, and less material means less weight. This can make a vehicle lighter, quicker, and easier to handle.
- ☐ Less expensive to fix: Because small block engines are lighter and have fewer cylinders, they often have fewer parts to maintain and can often be cheaper to repair or replace.
- ☐ More fuel-efficient: Fewer and smaller cylinders mean fewer and smaller explosions, with less fuel required for each revolution, making them more fuel efficient.

Cons of small block engines

- ☐ Less powerful: Small block engines have fewer and smaller cylinders, which usually means less horsepower and less torque.

Should you buy a big block vs small block engine car?

Before you buy a new car, it's important to know the difference between a big block and a small block engine. You don't always get to choose what type of engine you want for a particular vehicle but knowing how big block and small block engines compare can help you find the right vehicle for you. And once you find the right one, consider car insurance coverages before heading out on the road.

What are Iowa's RV insurance requirements?

Because motorhomes are self-propelled, they follow the standard rules for insuring cars and other motor vehicles. That means if you have a Class A, Class B, or Class C motorhome, you'll need an RV policy with liability coverage that satisfies the state's minimum coverage limits:

- ☐ \$20,000 in bodily injury per person
- ☐ \$40,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Trailer-type RVs, including fifth wheels, pop-ups, and toy haulers, are covered for liability by the auto policy on the vehicle that is towing the trailer. Owners of travel trailers should still consider an RV policy, though, if you want to cover physical damage to your travel trailer.

How can I get lower rates for RV insurance in Iowa?

Iowa RVers may save with Progressive discounts, such as:

- ☐ Multi-policy: Pay less if you have multiple Progressive policies.
 - ☐ Pay in full: Customers who pay up front pay less.
 - ☐ Continuous insurance: Get a discount if you're already insured when you start with Progressive.
 - ☐ Homeowner: Get a discount for owning a home, even if you don't insure it with us.
- See all of the RV insurance discounts we offer.

How to get Iowa RV insurance

How long does it take to collect a life insurance claim payout?

Depending on the type of policy, it can take as little as three to five days to receive a death benefit payment once you've filed a life insurance claim if you're a named beneficiary.

Note that if the insured's death occurred during the policy's contestability period, or if there's any question about the cause of death, the insurance company is most likely required to conduct a contestability investigation. This may delay the payout of the death benefit. If fraud is discovered or the cause of death isn't covered by the policy, the claim may be denied.

How to file a claim on a life insurance policy

You can file a life insurance claim online with most insurers; others may require you to file in person or over the phone. While the process for filing a life insurance claim can vary by insurer, here's a quick overview of the standard steps:

Learn more about what to do if you suspect a loved one has an unclaimed life insurance death benefit.

What are Alabama's RV insurance requirements?

Like other states, Alabama requires liability coverage for all motor vehicles, so RVs that move independently (motorhomes) need to meet Alabama's minimum insurance requirements:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

RVs that are pulled – travel and utility trailers, pop-ups, etc. – don't need to meet these coverage minimums because they are protected by the liability coverage for the vehicle that is towing them. You still need RV insurance to protect against physical damage to your travel trailer. Comprehensive and collision can pay to repair or replace your travel trailer if it's stolen or damaged in an accident, regardless of fault.

How can I get lower rates for RV insurance in Alabama?

Available discounts vary from state to state, but we offer a variety of discounts such as:

- ☐ Multi-policy: The more Progressive policies you have, the more you can save by bundling them.
- ☐ Accident-free: If you haven't had accidents or violations in the last three years, you'll earn a discount.
- ☐ Claim-free renewal: Earn a discount if you have no at-fault claims when you renew.
- ☐ Continuous insurance: Get a discount for already being insured when you start a policy with us.

See more discounts on RV insurance.

How to get RV insurance in Alabama

Minivan vs. SUV: What's the difference?

SUVs and minivans are popular options for families who want larger vehicles with lots of room for people and cargo. While both types of vehicles provide the extra space many look for, there are some differences to note. Here are a few key categories for a minivan vs. SUV comparison and where each vehicle type excels:

Cargo space

Winner: Minivan. Minivans typically offer more cargo space than SUVs – even after you fold down the third row of seats in both types of vehicles. If you're looking for a car that maximizes interior storage space for those long road trips, a minivan may be a better option.

Door configuration

Winner: Minivan. Most minivans have sliding rear doors, making it easier for backseat passengers to get in and out of tight spaces and reducing the risk that kids will hit another car trying to get in and out. SUVs have rear doors that swing open, making it more challenging to get in and out of tight spaces.

Interior space

Winner: Minivan. Generally, minivans are roomier than SUVs, offering more legroom in the back row than a comparable SUV.

Off-roading capability

Winner: SUV. With low-ground clearance, minivans are meant for driving on paved roads. Many SUVs are suited for more rugged terrain. They have higher ground clearance, and many models have all-wheel and four-wheel-drive options.

Seat & ride height

Winner: Minivan. Minivans typically have a lower seat and ride height, making it easier for kids or people with mobility challenges to get in and out. With some SUVs, you may need to step onto a running board to get in and out.

Towing capacity

Winner: SUV. Minivans can handle light to moderate loads, but if you're looking for a more robust towing capacity, an SUV may be a better bet.

Minivan vs. SUV: Gas mileage

Minivans aren't known for having the best gas mileage, but fuel efficiency for both minivans and SUVs often comes down to the size of the vehicle, as well as its powertrain. If you want a minivan or SUV with better gas mileage, then a hybrid model may be your best bet.

Minivan vs. SUV: Safety

Many minivans and SUVs offer advanced safety features, such as backup cameras, collision warnings, and automatic emergency braking. Minivans and mid-sized SUVs received similar safety ratings from the Insurance Institute for Highway Safety (IIHS) in 2021. Before buying a new car, it's important to do your research to make sure you're comfortable with its safety profile.

Check out Progressive's Car Shopping service by TrueCar to shop an inventory of new and used cars.

SUV vs. minivan: Which one is right for you?

To decide which type of vehicle is right for you, consider your lifestyle, budget and style.

Lifestyle

How you plan to use your vehicle is one of the most important factors to consider. If you plan to go off-roading or need the ability to tow heavy loads, an SUV is probably a better choice. But if you want to fit your luggage and passengers into a vehicle comfortably, a minivan is perhaps the way to go.

Budget

While the final amount you'll pay for any vehicle depends on the trim level, options you include, supply and demand, and price negotiations, the starting prices for minivans are typically less than starting prices for SUVs.

Style

If your vehicle's looks are important to you, you'll need to decide what design you like best. SUVs generally have a sportier or sleekier design compared to minivans.

Test drive with a mechanic's critical eye

Miskelley also suggests taking advantage of the test drive to really get to know the vehicle.

"Put the car through its paces. Make sure it easily drives onto the interstate, make sure you like how it brakes, and feel if the transmission is up to par with your driving. Listen for any creaks, pops, or roaring in the suspension, or squeals in the brakes. Make sure the vehicle gets up in temperature so that it won't have any overheating issues. Be sure to turn on the radio, A/C, and heat, and roll down the windows as well. After a good drive, check the vehicle engine bay once again for leaks."

Most dealerships are honest and won't attempt to sell you a broken vehicle, but it's possible for dealer repair shops to miss potential problems. When you're in the market for a used vehicle, approach it with a critical eye. Look beyond obvious issues for signs of underlying problems.

Learn more about buying a used car from a private seller.

Used car mechanic inspection checklist

When asked about the most important things to watch for when shopping for a used car, Julie Bausch, managing editor of CarTalk, says buyers should keep an eye out for the following:

- ☐ Lower mileage
- ☐ A clean motor vehicle record
- ☐ Number of owners (preferably only one previous owner)
- ☐ Service records
- ☐ Safety ratings of that particular vehicle
- ☐ Recall information
- ☐ Rust or damage in the undercarriage, especially if salt is used on the roads in winter
- ☐ The tread life of the current set of tires on the vehicle
- ☐ The market value of the vehicle
- ☐ Whether the vehicle is still under warranty

An important consideration most people overlook when purchasing a vehicle is how it might affect their insurance. "This can be an added cost that people don't factor in until it's too late," says Bausch. "A red Lexus will be more expensive to insure, as they're more expensive to repair." If you purchase a high-value vehicle, even a used one, your insurance rates will likely be higher than a lower-value car. Learn more about factors that impact car insurance rates and what to look for when buying a used car.

Get the right coverage for your used car with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

What are North Carolina's auto insurance requirements?

North Carolina residents are required to carry car insurance coverage. Drivers in the Tar Heel State must carry auto liability coverage limits of at least:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

North Carolina uninsured motorist coverage

North Carolinians may also carry either uninsured motorist coverage (UM) or *uninsured/underinsured motorist coverage (UMUIM)*. The exact requirements vary based on the liability limits you select:

UM pays for medical expenses resulting from an accident caused by an uninsured driver, as well as damage to your vehicle. This coverage is available if your bodily injury liability limits are \$30,000 per person/\$60,000 total per accident. UM coverage must be written on all vehicles at the same limit. However, you can purchase higher UM limits than your bodily injury liability limits. The minimum limits you need with UM coverage are:

- ☐ UM bodily injury: \$30,000 per person, \$60,000 per accident
- ☐ UM property damage: \$25,000

Uninsured/underinsured motorist coverage (UM/UIM)

UMUIM covers medical expenses for you and your passengers, as well as damage to your vehicle if you're hit by a driver with little or no insurance. This coverage is available if you choose bodily injury liability limits of \$50,000 per person \$100,000 total per accident or greater. If you have UMUIM, it must be written on all vehicles at the same limit. The minimum UMUIM coverage limits are:

- ☐ UM/UM bodily injury: \$50,000 per person, \$100,000 per accident
- ☐ UM/UM property damage: \$25,000

Important note: Uninsured/underinsured motorist coverage is not available if your bodily injury liability limits are \$30,000/\$60,000.

These are just the minimum limits and coverages North Carolina requires. It's generally a good idea to carry higher limits or add more coverages to better protect yourself.

Learn more about uninsured motorist coverage.

Collision/other than collision coverage can protect your vehicle

If you're leasing a car or making monthly payments, you'll likely need collision/other than collision coverage since most lenders require them (other states refer to other than collision coverage as comprehensive coverage.) But even if you own your vehicle outright, these coverages can be very helpful if your car is ever damaged or stolen, so you can avoid paying for repairs or a new vehicle yourself.

Learn more about auto coverages available from Progressive.

How much does car insurance cost in North Carolina?

North Carolina had one of the lowest average expenditures for auto insurance in 2018, according to the Insurance Information Institute. Keep in mind that rates can vary based on a number of factors, such as your driving history, ZIP code, and the limits and coverages you choose.

What car insurance discounts are available for North Carolina drivers?

Progressive offers many discounts to help you get cheaper auto insurance in North Carolina. Here are a few:

- ☐ Continuous insurance
- ☐ Advance quote
- ☐ Online quote
- ☐ Five-year claim-free
- ☐ Three-year safe driving

☐ Automatic card payments (ACP)

☐ Paperless

Plus, bundling your home and auto insurance not only saves you money, it also helps protect two of your most valuable assets. Learn more about homeowners insurance in North Carolina.

How do life insurance policies for kids work?

Life insurance for children is typically a term life insurance policy purchased by a parent or guardian as a safety net in case your child passes away while they're a minor. If you keep the policy active, it can pay a death benefit to its beneficiaries, typically the child's parent or guardian, upon the child's passing.

What's the best age to take out life insurance for my child?

The minimum age for life insurance ranges from 0-14 days, meaning you can take out life insurance for your baby, child, or teen. No medical exam is needed to qualify for coverage, so you can easily enroll them whenever the timing is best, but enrolling them at a younger age may result in a lower premium.

Should I buy life insurance for kids?

Getting life insurance for your child can be worth it if you want to make sure there's a safety net for your family in case your child passes away. There are some other benefits to getting life insurance for a child, such as potentially lower life insurance rates once they're an adult. Talk with a financial advisor to understand the implications of purchasing life insurance for your child while they're a minor.

Is a term policy enough or should I buy whole life insurance for my child?

While many parents choose a term policy for their child's life insurance, you might decide to get permanent life insurance (like a whole life policy) if you want to make sure your child and their future family have coverage into adulthood. If you think your child will want life insurance coverage as an adult, getting a whole life policy for them when they're a child can help lock in a lower fixed-rate premium, since life insurance rates generally increase as you age. A whole life policy will accumulate cash value, and it can help provide a financial safety net for future generations, since the beneficiaries could eventually be changed to your child's spouse and children.

That said, permanent life insurance policies are considerably more expensive than term policies. It may make more sense to purchase a term policy for your child when they're young. When they reach adulthood, they may be able to convert it to a permanent policy themselves if they want to keep it. That way, the higher premium will only apply once the policy is converted.

What's the difference between life insurance for children and a child insurance rider?

Life insurance for children is distinct from a child insurance rider, which is an extension of your or your partner's life insurance policy that allows for a small death benefit if your child dies. A child rider can be more affordable, and it can often be converted into a separate policy for your child once they're an adult.

Looking to buy life insurance?

Compare life insurance quotes online with Progressive Life by eFinancial, or call 1-866-912-2477.

What's included in a standard Progressive Massachusetts boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well.

Bodily injury liability coverage may help with medical and legal expenses if someone on your boat, on another boat, or in the water is injured. Regarding coverage limits, choose a limit that can best protect you and your assets. An umbrella policy can offer extra protection typically in limits up to \$5 million if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat insurance liability coverage.

Wreckage removal coverage may pay for the removal of your boat from the water in the event it sinks and you are legally required to remove it.

Fuel spill covers legally required clean-up costs associated with spilled fuel, no matter how it happened.

Watersport coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Optional boat coverages

Comprehensive and collision: If you're financing your boat, your lender will likely require both comprehensive and collision coverages. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may be helpful if you tend to store your boat during the long winter months when your boat isn't in use. On the other hand, collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown: Propulsion Plus mechanical breakdown coverage will help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

Sign & Glide®†: Sign & Glide® towing assistance will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery, and more.

See all boat insurance coverages.

How much is Massachusetts boat insurance?

Boat season isn't long in Massachusetts, but you'll find many sailing opportunities in the Atlantic Ocean. Massachusetts is generally considered to be a higher-cost state when it comes to boat insurance. In addition to the type of coverage you opt for, many factors determine the cost of Massachusetts boat insurance, including:

What's included in a standard Progressive Michigan boat insurance policy?

Bodily injury liability coverage covers injuries someone suffers caused by you or your boat, such as if they fall off your vessel or if you crash into another boat. Property damage

liability helps pay for damages you cause to other boats and structures like docks or buoys. As with any liability coverage, choose a coverage limit that best protects you and your assets. If you need more than a \$500,000 liability limit, an umbrella policy can offer extra protection, typically up to \$5 million. Learn more about boat insurance liability coverage.

Wreckage removal helps pay the cost of removing a boat from the water if it sinks, if removal is legally required.

Fuel spill coverage helps cover the legally required cleanup costs of a fuel spill regardless of whether it happened because of a crash or a ruptured tank.

Watersports coverage can help cover the costs of accidents caused while tubing, kneeboarding, or taking part in a related activity.

Sign & Glide® towing assistance† will help if your boat is stuck on the water by providing jump starts, fuel delivery, and more.

Optional boat coverages

Comprehensive and collision will likely be required by your lender if you're financing your boat. Comprehensive coverage protects your boat from events outside your control, such as storm damage, fire, and vandalism. Collision coverage helps pay for the repair of your vessel when it is involved in accidents with other boats or with a buoy or dock. Learn more about comprehensive and collision coverage for boats.

Medical payments coverage has no deductible and can help cover the cost of your and your passenger's medical expenses if you're hurt while on your boat.

Fishing equipment or carry-on items will cover replacement costs if your fishing gear or other items are lost or stolen – up to \$10,000 for fishing equipment and up to \$10,000 for personal property like phones or scuba gear.

See all boat insurance coverages.

How much is boat insurance in Michigan?

Michigan's shorter boating season and cold winters mean less time on the water. As a result, Michigan is one of the lower-cost states to insure a boat in. In addition to the type of

coverage you opt for, many factors determine the cost of Michigan boat insurance, including:

What's included in a standard Progressive Mississippi boat insurance policy?

Bodily injury and property damage liability coverage can help pay for injuries to someone else and damage to their property if you're liable. Bodily injury coverage can help pay medical expenses if you are found responsible for the injury, while property damage liability helps pay for damages you cause to another boat or dock. As with any liability coverage, choose a coverage limit that best protects you and your assets. If you need more than a \$500,000 liability limit, an umbrella policy can offer extra protection, typically up to \$5 million. [Learn more about boat insurance liability coverage.](#)

Wreckage removal coverage may pay for removal of your boat from the water if it sinks because of an accident or a storm and you are legally required to remove it.

Fuel spill covers the cost of legally required fuel cleanups no matter how the spill happened.

Watersport coverage covers medical expenses from accidents that happen due to on-the-water sports, such as water skiing.

Optional boat coverages

Comprehensive and collision coverage can protect you from a variety of accidents and incidents. Comprehensive covers the cost to replace or repair your boat for non-collision events like fire, theft, or vandalism. Comprehensive coverage can also protect your boat when it's stored in the off-season. Collision coverage protects you against accidents involving other boaters and objects like buoys and docks. If you're financing your boat, your lender will likely require both comprehensive and collision. [Learn more about comprehensive and collision coverage for boats.](#)

Sign & Glide® towing assistance† will help if your boat is stuck on the water with on-water towing, jump starts, fuel delivery, and more.

Uninsured/underinsured boater helps cover costs if you're involved in an accident with someone else who does not have enough insurance. This coverage can help cover your

injuries and damages up to the limits of your policy.

Propulsion Plus® mechanical breakdown coverage will help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

See all boat insurance coverages.

Does Progressive insure yachts?

Depending on its length, age, and value, Progressive may be able to insure your yacht in Mississippi. Get a quote for boat insurance online or call us at 1-866-749-743 to see your coverage options.

How much is boat insurance in Mississippi?

Due to its numerous waterways and coastline, as well as the frequency with which storms hit the state, Mississippi is a high-cost state. In addition to the type of coverage you opt for, many factors determine the cost of Mississippi boat insurance, including:

What's included in a standard Progressive New Jersey boat insurance policy?

Bodily injury liability coverage may help with medical and legal expenses if someone on your boat, on another boat, or in the water is injured and you are responsible. Property damage liability coverage may pay for damages you caused to another boat, marina, dock, etc., plus legal fees. As with any liability coverage, choose a coverage limit that best protects you and your assets. If you need more than a \$500,000 liability limit, an umbrella policy can offer extra protection, typically up to \$5 million. Learn more about liability coverage and boat insurance.

Fuel spill covers the cost of cleaning up spilled fuel, if legally required.

Wreckage removal coverage may pay for the removal of your boat from the water in the event it sinks if removal is legally required.

Watersport coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water tubing, water skiing, etc.

Optional boat coverages

Comprehensive and collision: Comprehensive covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may be helpful if you tend to store your boat during the long winter months when your boat isn't in use. On the other hand, collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about comprehensive and collision coverage for boat insurance.

Sign & Glide®†: Sign & Glide® towing assistance will help if your boat gets stuck on the water with on-water towing, jump starts, fuel delivery, and more.

Propulsion Plus mechanical breakdown: Propulsion Plus mechanical breakdown coverage will help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

See all boat insurance coverages.

Does Progressive insure yachts?

With well over 100 miles of Atlantic Ocean coastline, New Jersey certainly sees its fair share of yachts. If you're a boater in the state of New Jersey with a yacht over 26 feet, Progressive may help you get the insurance you need.

How much is boat insurance in New Jersey?

New Jersey tends to be a higher-cost state for boat insurance. In addition to the type of coverage you opt for, many factors determine the cost of New Jersey boat insurance, including:

What's included in a standard Progressive Rhode Island boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well. Bodily injury liability coverage may help with medical and legal expenses if someone on

your boat, on another boat, or in the water is injured and you are responsible. Regarding coverage limits, choose a limit that can best protect you and your assets. An umbrella policy can offer extra protection, typically up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy.

Learn more about liability coverage and boat insurance.

Watersport coverage can help pay for medical costs associated with accidents involving on-the-water sports, such as tubing and skiing.

Fuel spill covers legally required cleanup costs associated with spilled fuel, no matter how it happened.

Wreckage removal coverage may pay for removal of your boat from the water in the event it sinks and removal is legally required.

Optional boat coverages

Comprehensive and collision coverage provides two types of protection. Collision coverage covers accidents involving other boats and stationary objects, such as buoys and docks. On the other hand, comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may be helpful if you tend to store your boat during the long winter months when your boat is not in use. If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus mechanical breakdown coverage will help pay for repairs if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

Sign & Glide® towing assistance† will help if your boat is stuck on the water with on-water towing, jump starts, fuel delivery, and more.

See all boat insurance coverages.

How much is boat insurance in Rhode Island?

Rhode Island has its fair share of lakes and ponds in addition to 40 miles of Atlantic Ocean

coastline. Rhode Island is considered a high-cost state when it comes to boat insurance. However, many factors determine the cost of Rhode Island boat insurance (in addition to the type of coverage you opt for), including:

How to find if a life insurance policy exists

What if you don't know whom to contact or how to find out if a life insurance policy exists at all? Try these tips to locate old life insurance policies and unclaimed insurance money:

- ☐ Sort through paperwork: Check your loved one's filing cabinet or safe-deposit box for records of a life insurance policy. You may have luck by searching through old tax returns and bank statements. Remember that sifting through stacks of paperwork can be time-consuming and emotionally draining when dealing with losing a loved one; other methods of tracking down old life insurance policies may be more efficient.
- ☐ Search with the National Association of Insurance Commissioners (NAIC): NAIC has an online Life Insurance Policy Locator Service that uses the deceased's name to search the records of participating life insurance companies. This service is free, confidential, and easy to use.
- ☐ Check with your loved one's financial advisor: You may find life insurance policies of a deceased parent or other loved one by giving their financial advisor or accountant a call. If their client gave them permission to do so, a financial advisor may have already contacted the life insurance agency and can help beneficiaries file a claim. If you don't have luck with the financial advisor but your loved one had an executor, ask the executor to reach out to the financial advisor. Executors should be able to share the life insurance company name with you if you're a beneficiary, and then you can reach out to the company directly.
- ☐ Conduct a free search with the National Association of Unclaimed Property Administrators (NAUPA): NAUPA has a free tool to locate lost or unclaimed insurance money and other property. Select your state, and you can see if there's a record of any insurance benefits or money owed to you.
- ☐ Contact previous employers: Many companies offer life insurance in their employee benefits packages. Contact the HR department at your loved one's most recent employer to see what they have on file. Companies may have a record of life insurance policies for past employees.
- ☐ Try the state insurance department: Unclaimed life insurance eventually gets passed on to the state insurance department if the insurer is aware that the policyholder has passed away but the beneficiary hasn't filed a claim. NAIC can provide you with the insurance department contact details for the state in which your loved one held a policy.

With a term conversion rider, you can convert a term life insurance policy into a whole life

policy near or at the end of the term. This function may also come in the form of a "term conversion provision" on your term policy. This rider or provision can be a more affordable way to access permanent coverage later in life, since purchasing a brand new whole life policy at an older age would be significantly more expensive.

Permanent life insurance

Permanent life insurance lasts for the entirety of your life, provided you continue to pay your premiums, and consists of two types of policies: whole life and universal life. Due to its permanence and additional benefits, like a cash value, permanent life insurance tends to be more expensive than term life. While both are used primarily for burial costs and end-of-life expenses, term life insurance may not always be enough and coverage may end prematurely, requiring a new policy.

Term life insurance

A more affordable option for new parents is term life insurance. This type of policy lasts for a specific number of years and has an expiration date. It doesn't offer additional benefits and acts solely as a life insurance policy, making it a frequent option for families just starting out.

Term life policies can have exponentially higher benefit amounts than whole life insurance policies for the same cost or less. If you want to secure enough benefits to raise your child as they grow, even if you aren't around, term life insurance is the most practical and affordable option.

A 20-year term life insurance policy can cover your child's needs until they turn 18. By the time the policy expires, your child may be living on their own, which means you may no longer need the additional coverage.

How much life insurance do new parents need?

If the car accident is minor, do I need a police report for insurance?

With most minor car accidents, no police report is needed for insurance. Minor dust-ups may not warrant having a police officer respond to the scene. In that case, it's up to you to chronicle the details of the incident. If nobody gets hurt in the car accident, the damage is minor, those involved have a valid license and insurance, and all parties are cooperative,

police presence may not be necessary.

What's considered a minor car accident?

Most states don't require a police report for a minor accident. But keep in mind that what's considered to be a minor accident varies by state. For instance, Alabama may consider a minor incident to have \$250 worth of damage, whereas Oregon may consider \$2,500 to be minor.

In many jurisdictions, police won't issue a report for accidents that occur on private property, such as if you run into your own garage door. Note that many parking lots –such as the neighborhood grocery store or local mall – are also considered private property, so police may not respond to a minor vehicle incident in these locations unless they have a compelling reason.

Keep in mind, there's no way to accurately assess a vehicle's damage at the scene of an accident. There may be instances where the damage appears to be minimal, but a more thorough inspection reveals more issues. When in doubt, it makes sense to get a police report.

How do I file a car insurance claim without a police report?

A police report gives an official and detailed description of what occurred in the accident. Police reports are required when injuries, major damage, or extenuating circumstances are involved. However, you can act as your own detail-oriented advocate for minor incidents.

In such cases, be sure to write down specifics of the accident and take photos to document the story. Examples of facts to record include:

- ☐ Date and time of the accident
- ☐ Location of the accident
- ☐ Involved individuals and their contact information and driver's license number
- ☐ Insurance information of any other parties involved, including their insurance policy number
- ☐ Details of the types of vehicles involved, including license plate numbers and state of registration
- ☐ Details of damage
- ☐ Environmental factors, such as the weather, time of day, and lighting

- ☐ Names and contact information of any witnesses

The process for filing an auto insurance claim with your insurance company is similar whether you have a police report or not. If you have a report, simply give your car insurance provider the name of the police department and report number. If you don't have a police report to reference, that's where your detailed account of the event comes in handy and will become part of your claim.

When should I report an accident to my insurance company?

It's important to report an accident with your insurance company as soon as possible following the incident.

Why do rodents eat car wires?

The most common type of rodent damage is chewed and eaten car wires from rodents like mice, rats, and squirrels. The warmth of your car's engine and electrical system attracts them, particularly during cold weather. And, according to Consumer Reports, chewing on wires and other car parts helps rodents keep their teeth trimmed.

How does auto insurance cover rodent damage?

If your auto insurer covers animal damage from rodents, it will typically be included as part of your policy's comprehensive coverage. You may need to submit photos of the damage to your insurer as part of the claims process, though this may vary by insurer. Comprehensive can also cover damage from collisions with deer, birds, and other animals.

How can I tell if a rodent has damaged my car?

There are signs to look for that may indicate if a mouse, rat, or squirrel is eating your car's wires. If your vehicle is well maintained and the "check engine" light suddenly turns on, or the car won't start, this could mean that rodents have damaged your car's wiring.

When checking under the hood, look for any signs of rodent droppings in and around the engine block. If you suspect a rodent has damaged your vehicle, ask your mechanic to take a look. Taking this step could save you a lot of money, as replacing a cable or wire will be less expensive than a more labor-intensive overhaul to locate the source of the damage.

How to stop rodents from chewing car wires

Even if your auto insurance policy covers rodent damage, it's best to take preventative measures to prevent damage that could be inconvenient or costly. Follow these steps to prevent or reduce the risk of squirrels, rats, or mice eating your car's wires:

- ☐ Be careful where you park: Don't leave your car in an area prone to attracting rodents. Most creatures tend to be drawn toward food sources and unlit areas. For example, if your garage has a rat problem, don't park in it until you can hire an exterminator. If possible, park your vehicle under a streetlight and away from trash cans.
- ☐ Park indoors if possible: If your garage is clean and pest-free, then parking indoors is better than outdoors to deter rodents.
- ☐ Keep your vehicle clean: Don't leave food wrappers or other kinds of trash in your vehicle that might attract rodents. Since smells attract vermin, try spraying a rodent repellent like peppermint oil in and around your vehicle to keep them away.
- ☐ Make it a moving target: If you don't drive your vehicle frequently, move it to a different spot weekly. Animals are creatures of habit and will more likely be drawn to a vehicle that remains stationary. Moving your car regularly will make it a less appealing target.

What documentation do you need when filing a life insurance claim?

While it will vary by insurer, you'll most likely need to provide the following when making a life insurance claim:

- ☐ The insured's name, date of birth, date and cause of death, state of residence
- ☐ The insured's Social Security number and/or the policy number on the life insurance policy
- ☐ The insured's original certified death certificate or a copy of the insured's certified death certificate (check with the funeral home or the state's vital statistics office)

Submitting a newspaper clipping of the insured's obituary is optional but may help speed up the process. You'll also have to fill out and submit the death benefit claim form. If there's more than one person listed as a beneficiary on the policy, each person named will have to fill out a claim form and submit the required documentation to be considered for their portion of the payout.

What would cause a life insurance claim to be denied?

Here are a few of the more common reasons for a life insurance payout denial or delay:

☐ **Fraud or cause-of-death concerns:** The insurance company may investigate the claim if the policyholder is suspected to have lied on their application or if the insurance company suspects fraud has been committed in any way. This would lead to a delay in the payout. If life insurance fraud is found, the claim will be denied. If the cause of death falls under a policy exclusion, the death benefit may be denied – this might happen if your loved one died as the result of an illness and had a life insurance policy with an accidental death benefit versus a standard all cause death benefit.

☐ **Policy lapse:** If the policyholder stopped making the premium payments, the policy might have lapsed. If there was a lapse in life insurance coverage at the time of death, the claim may be denied since no coverage was in force.

☐ **Incomplete paperwork:** If you don't have all the required paperwork or information on the insured, there may be a delay in the payout until you provide the required documentation.

☐ **Death occurred during the contestability period:** Many life insurance policies include a contestability period during which the insurer is required to review the policy application for fraud and/or material misrepresentation(s). If no fraud or material misrepresentations are found, you can still receive a death benefit, but the payout may be delayed during the investigation. If the insured was dishonest on their application, the insurance company might deny the claim, and you wouldn't receive a death benefit.

The unclaimed life insurance benefits act may help

How motorcycle insurance protects against theft

If your motorcycle is stolen, your policy's comprehensive coverage can pay for a new bike, minus your deductible. Comprehensive can also cover repairs to your bike if it was stolen and then recovered with damages. While comprehensive coverage is not required by your state, most lenders will require it if your bike is financed or leased.

Some motorcycle insurers, including Progressive, offer additional coverage for accessories, equipment, and custom parts. If you've made customizations to your bike, such as a diamond-stitch seat, additional custom parts and equipment coverage can help pay to replace the seat if it was stolen.

Does motorcycle insurance cover vandalism?

In addition to theft, comprehensive coverage can pay for damage caused by vandalism, such as if someone were to knock your bike over and damage it or tag it with graffiti.

Does home or renters insurance cover motorcycle theft?

There's a common misconception that homeowners and renters insurance will cover motorcycle theft, but that's not the case. Homeowners and renters insurance will only cover items in and around your apartment or house, but that coverage doesn't extend to motor vehicles.

However, homeowners and renters insurance might cover the theft of motorcycle-related items stolen from your home or apartment, such as riding gloves or a helmet. Check your policy to determine what's covered.

My motorcycle was stolen. Now what?

If you discover your bike is stolen, call the police immediately. The faster the authorities can begin searching for your missing motorcycle, the more likely it will be recovered. Make sure you provide all relevant information, including the make and model, mileage, location and approximate time of the theft, and any other pertinent details such as an included tracking device that may assist in finding the stolen bike. You'll also need this information for your insurance company.

After you've filed a police report, file a theft claim with your insurer and provide them with the proper information, including the police report number. Your insurance company may ask additional questions such as who else had access to the motorcycle and if any other personal items were stolen.

What do I do if my motorcycle is vandalized?

Motorcycles are easier to access than cars, making motorcycle vandalism a major concern for most riders.

If your motorcycle has been vandalized, call the police and take extensive photographs of the damage. Above all, do not ride the bike until the damage has been properly assessed by a police officer, otherwise you run the risk of the damages not being covered by your insurance provider. Only after you've filed a police report should you contact your insurance company to have the damage evaluated by your insurance adjuster, then a mechanic and/or repair shop.

What are the most commonly stolen motorcycle models?

Certain motorcycle brands tend to be more frequent targets of theft. According to the National Insurance Crime Bureau, Honda is the most-stolen brand of motorcycle in the country. That's followed by Yamaha, Harley Davidson, Suzuki, and Kawasaki, respectively. These brands carry the most value, and individual parts can easily be sold if the motorcycle gets stripped down.

Owning one of these brands doesn't mean you'll become the target of theft, but it increases the chances. With this in mind, make sure you have the proper coverage to protect your motorcycle against theft.

Will collateral assignment affect my beneficiaries?

With collateral assignment, you should still name beneficiaries as usual, but the total death benefit available to them will depend on when you pay off your loan. If you pay it off before you pass away, your death benefit won't be affected. However, if you pass away before paying off your loan, the total death benefit your beneficiaries can file a claim for will be reduced by the amount needed to fully pay back your lender.

Your lender will be an assignee rather than a beneficiary, and the assignee can only claim up to the amount required to settle your loan. Any amount remaining may be claimed by your beneficiaries, so be sure to update your beneficiaries as needed while your policy is active.

Other ways life insurance can help you with a loan

Collateral assignment might not be the only way to qualify for the loan you need. If you have a whole life or universal life policy, consider how much cash value it currently has. Instead of borrowing from a lender, you may be able to borrow from your policy's cash value via a life insurance loan. Note that there will be limits to how much you can borrow without putting your coverage in jeopardy, and any part of the loan not repaid by the time you pass away may be deducted from your death benefit.

You can also choose to cash out your life insurance policy. This would end your coverage, and taxes and fees will apply, but you could use the policy's value to eliminate your need for a loan or reduce the amount you need to borrow. Consult with a financial advisor to

understand the implications of your particular situation.

Average boat insurance cost

Low-cost states

States included: Arkansas, Colorado, Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, New Hampshire, Ohio, Pennsylvania, South Dakota, Utah, Vermont, and Wisconsin.

Medium-cost states

States included: Arizona, California, Georgia, Idaho, Kentucky, Maine, Michigan, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, Tennessee, Virginia, Washington, West Virginia, and Wyoming

High-cost states

States included: Alabama, Alaska, Connecticut, Delaware, Florida, Hawaii, Louisiana, Maryland, Massachusetts, Mississippi, Nevada, New Jersey, New York, South Carolina, Rhode Island, and Texas.

Why are northern states typically less expensive than southern states?

Boat insurance rates are generally more affordable if you live in a state with no coastline, and many coastal states are in the southern part of the United States. Along the coast, you'll usually find bigger and more expensive boats used in the oceans and on the Gulf of Mexico. The Great Lakes states tend to fall in the low-cost category because boat lengths tend to be smaller, with many boaters taking advantage of inland lakes and rivers. The length of the boating season also has a big impact on the cost of boat insurance. Many northern states have shorter boating seasons and lower policy costs than southern states where the boating season is generally much longer.

What other factors affect your boat insurance cost?

Besides where you live, several factors play into boat insurance rates, including:

- ☐ Type of watercraft: Fishing boats, pontoon boats, sailboats, and other personal watercraft

all have unique features that may affect the cost of your policy.

- ☐ Safety measures: Completing a boating safety course may lower your rate.
- ☐ Boat's horsepower: Boats with stronger engines, like powerboats, often have higher rates.
- ☐ Boat's age: Newer boats are often more expensive to insure than older boats.
- ☐ Boating history: More experienced boaters may receive lower insurance rates than newer boaters with less experience on the water.

How to determine your classic or vintage car's value

To find out the value of your classic car, you may need the following:

- ☐ Year, make, and model
- ☐ Body type
- ☐ Engine size
- ☐ VIN (not required by Hagerty)
- ☐ Current condition of your vehicle, including history of work or restoration

Compiling this information can help you, your appraiser, and your potential insurer identify any unique or high-demand features that add to your vehicle's value. For example, vehicle demand, rarity, restoration condition, current condition, and its ability to be restored can all affect your classic car valuation. Have these particulars ready when you use the Hagerty Valuation Tools to find out how much your collector or classic is worth.

Can I get life insurance with Type 1 or Type 2 diabetes?

You can typically qualify for standard life insurance with Type 2 diabetes, but it can be more difficult if you have Type 1. Some carriers won't provide life insurance to people with Type 1 diabetes because it's considered harder to control and therefore a higher risk. Type 2 is considered less risky overall and easier to manage via diet, exercise, good sleep, and stress reduction. If you do qualify with Type 1, your life insurance costs will likely be higher than those for someone with Type 2 diabetes.

What types of life insurance can a diabetic get?

The types of life insurance you qualify for will depend on the insurer and your condition, so compare quotes to find the right policy for you. You may be able to get a traditional policy if your diabetes is under control and you're relatively healthy. Otherwise, there are some nontraditional life insurance policies diabetics can look into.

If your diabetes is well-managed, it's possible that you can qualify for traditional term or

permanent life insurance policies with competitive rates. Term life insurance is more affordable and will only provide coverage if you pass within a set number of years, while permanent life insurance such as whole life and universal life are designed to provide coverage no matter when you pass away.

Learn more about the difference between term and permanent life insurance.

As the name implies, policies like these are intended to help your loved ones pay for your final medical bills, funeral expenses, and other end-of-life costs after you've passed. Like with standard term and permanent policies, it's possible to qualify for a final expense policy, also known as burial insurance, with well-managed diabetes. Final expense insurance is typically purchased by individuals over 50, so it will be important to stay as healthy as possible even as you age if you plan to purchase a policy when you're older. Generally, the younger and healthier you are when you apply for life insurance, assuming your diabetes is under control, the more affordable your options will be.

Learn more about how final expense or burial insurance works.

If your medical exam results are limiting your standard life insurance policy options because you have diabetes, a simplified issue policy lets you apply by completing a health survey and answering medical questions with no medical exam. A simplified issue policy may not cost much more than a fully underwritten policy, and it might work well for diabetics who are in good overall health.

Guaranteed issue policies are more expensive with lower coverage options, but you can't be disqualified from them because of your health. Consider this option if you're having trouble qualifying for other types of life insurance because you're older, you're in poor health, or your diabetes is difficult to keep under control.

Are there specific auto transport insurance requirements?

Auto transport companies may be legally required to carry insurance to cover damage while your vehicle is in transit. However, it's up to you to verify the car hauler's insurance coverage. You'll want to check that their coverage limits are high enough to replace your vehicle if it were destroyed or damaged during transport.

Auto transport insurance coverage requirements can vary by state, so it pays to ask for their insurance policy details. Verify that their insurance covers pickup, transport, and

delivery. Some transporters only have coverage once your vehicle is on the truck. A car hauler's insurance policy could also have exclusions that would complicate coverage for your vehicle if it sustained any damage in transit.

When you drop your car off, a transport company representative will do a detailed inspection of the vehicle to document any scratches and dents. You'll agree on the car's condition. A representative will repeat this process at the destination. At both drop-off and pickup, request a copy of the inspection. Assuming there's no new damage, you'll be on your way. If your vehicle gets damaged, destroyed, or stolen during transport, file a claim with the transporter's insurer.

What are the advantages and disadvantages of buying a used car?

One of the biggest perks of buying a used car is the lower sticker price compared to a brand-new car. And since used vehicles have a lower value, they typically cost less to insure against physical damage. On the other hand, a used car may have less features or older safety equipment. When deciding between a new or used car, you should consider your budget and what you need out of your next ride.

[Learn more about buying a new versus used vehicle.](#)

Do your homework when shopping for a used car

Before you head out to the dealership or start shopping for a car online, narrow your focus by writing down your necessities, like room for kids or cargo. Then make a list of nice-to-have features important to you, like heated seats or all-wheel drive. If safety is of utmost importance to you, check sites like Consumer Reports or IIHS-HLDI for safety ratings and go from there.

If you've got your heart set on a particular make and model, check your local dealerships for certified used cars, which are usually inspected and come with warranties. You could also consider buying a used car online. Check online car-buying services to see if they have the make and model you're looking for, some of which may offer warranties too. Private sellers can be a good option too; just make sure you have the vehicle inspected by a mechanic before buying.

What to check when buying a used car

Run the VIN to review the vehicle's history

One way to check a used car before buying it is to run its vehicle identification number (VIN) through a service like CARFAX or Kelley Blue Book. The VIN unlocks a vehicle history report that tells you the car's ownership history, whether it's been damaged in an accident or flood, or if it's been auctioned or stolen. Cars with multiple accidents or flood damage on their report might have ongoing problems despite having been repaired.

Is renters insurance required in Nebraska?

Renters insurance isn't required by law, but your landlord or building management company may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It may also pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt due to a covered loss.

Nebraska renters insurance coverages

Check out the four standard coverages on nearly all Nebraska renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Nebraska is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for

your policy, also known as "adding a rider," to cover the item for its value.

- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Nebraska

Nebraska is home to severe thunderstorm activity. Damages to your personal property from severe weather may be covered on your renters insurance policy, up to your coverage limits and minus your deductible. [Learn more about how insurance may cover storm damage.](#)

Discounts on Nebraska renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Nebraska, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

[See more of our available renters insurance discounts.](#)

What are Arkansas' auto insurance requirements?

If you're an Arkansan who drives, you're required to have liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

These are the minimum limits you need, but you might want higher limits to safeguard your assets. [Get more information about auto liability insurance.](#)

Comprehensive & collision coverage can protect your vehicle against damage

Most lenders require comprehensive and collision coverage for a financed or leased vehicle. But even if you own your car outright, wouldn't it be nice to know you're covered if your vehicle gets damaged or stolen? Use our car insurance calculator to see if comprehensive and collision make sense for you.

Learn more about all auto coverages available through Progressive.

Remember, you can't control the actions of others, but you can control the coverages on your policy. If you're concerned that you aren't properly protected against hit-and-run accidents, call us at 1-866-749-7436 or get an online car insurance quote for the right coverages.

Learn more about what to do after a car accident.

How do hit-and-run insurance claims work?

Whether or not you should file a claim for a hit-and-run accident depends on the circumstances and your coverages. If you file a claim for injuries under UMBI, you likely won't have a deductible to pay. If you live in a state that offers PIP, you might have a deductible, but your personal injury medical costs may well exceed your deductible; if so, it may still make sense to file the claim.

If you file a collision claim for hit-and-run damages to your vehicle, you'll have a deductible to pay, so it's best to get a repair quote and make sure the costs will exceed your deductible before filing a claim. If you don't have collision coverage and live in a state where you can file a hit-and-run claim under UMPD, a deductible will likely apply as well.

If at any point you learn new information about the other driver, relay it to your insurer. If the driver responsible is identified, your insurer can instead file a third-party claim against that driver's liability coverage, saving you the potential cost of filing a claim through your own insurance.

That depends on your insurer and state. In some cases, your premium may not increase if you weren't at fault. In other cases, any accident can result in a rate increase – even for hit-and-run accidents where the other driver was clearly at fault.

A new term life policy

Purchasing another term life insurance policy could make sense if you only want life insurance coverage for a short amount of additional time rather than for the rest of your life. Without the higher premiums of whole life insurance, a new term life policy can be a popular option, though your current health and age would likely affect your premium.

A burial insurance policy

Another option available for those worried about leaving their family with funeral costs is to purchase final expense insurance. This type of life insurance is generally the most affordable and pays for end-of-life expenses.

What should I do with my money in my 20s?

It's wise to start saving money in your twenties, in addition to adopting other healthy financial habits, such as contributing to a retirement account and building up your credit history. These habits take dedication and time, but the sooner you start the easier it'll be to stick with them. Here are some specific steps you can take toward future financial success:

- ☐ Set aside 10% of your income each month: If you can save 10% to 15% of your monthly income, over time, you'll build a substantial sum to use later for buying a home, setting up a college fund, or planning for retirement. Have a specified amount deposited directly into a savings fund to avoid being tempted to spend the money. Out of sight, out of mind.
- ☐ Create a safety net: If possible, put away at least six months of savings in the event of an emergency. If your car or home unexpectedly requires significant repairs or you lose your job, this emergency fund will provide cushioning until you find another source of income. To determine how much you need to save, calculate expenses such as rent, utilities, and day-to-day living essentials. Then multiply this amount by six for a ballpark estimate of how much you need to save.
- ☐ Keep your debt low: With debt comes interest, resulting in payments going toward the interest rather than the principal loan. You should pay off debt with the highest interest rates first – typically credit cards, followed by student loans. Doing so will shorten the amount of time you're paying those higher interest rates, saving you more money in the long run.
- ☐ Establish solid credit: This is important as lenders will look at your credit rating and history when considering whether to give you a loan for an automobile or a home. Credit cards are an excellent way to build credit. Paying off your credit card every month is a good habit to have, as you'll build credit without going into debt. But carrying a monthly balance can be good for

your credit, too, as long as you don't carry too high of a balance. A good rule to follow is to use no more than 30% of your credit limit.

☐ Set up a retirement account: You can start your own retirement account, though it's worth looking into your employer's 401(k) plan, if they offer one. Many employers provide matching contributions for retirement accounts, allowing you to save considerably more over time.

☐ Track your spending: Monitoring your spending habits will help you stay on track toward your financial goals. If you have the time and discipline, creating a simple spreadsheet with all of your monthly expenses can be enough. But if you prefer a set-it-and-forget-it approach, there are many different apps available that can sync directly to your bank account and provide real-time tracking of your spending habits.

When to start saving for retirement

The best time to start saving for retirement is in your twenties. If you're already past your twenties, the next best time is now. The earlier you put money away, the sooner you can build your savings – and the longer you can save will only increase your available nest egg for when you retire.

What you should consider investing in

Invest in life insurance in your 20s

If you're the primary income source for others or carry significant debt, you should consider life insurance. Having this coverage will protect your loved ones from any financial burden if something happens to you. Investing in life insurance while young is not only smart, but it's also more affordable. There are different options to choose from, including:

☐ Term life insurance: This type of policy offers coverage for a set number of years, depending on the term you select. [Learn more about term life insurance.](#)

☐ Permanent life insurance: Permanent life insurance covers you for your entire life and pays out the benefit no matter when you pass away, as long as you keep up with your payments. Options for permanent life include whole life and universal life insurance.

Although term life is more affordable, especially for someone in their twenties just starting out, permanent life insurance is a terrific option for 20-somethings if they can afford it and are in good health. Because your premiums don't increase, if you purchase a permanent life insurance policy when you're young, it will be significantly more affordable than if you

wait until you're in your 30s, 40s, or older. Learn more about the differences between term and permanent life insurance.

What to do after your home policy is cancelled or nonrenewed

After your homeowners insurance is cancelled or nonrenewed, you can shop around and try to get a policy with a different insurer. If your policy was cancelled or nonrenewed because the company is no longer offering coverage in your area, purchasing a new policy with a different insurer shouldn't be difficult.

If your insurer nonrenewed or cancelled your policy because your house needs repairs or you filed too many claims, you may have difficulty finding an insurance company willing to insure your home. If you're unable to get a policy through the standard market, you may be able to obtain coverage through your state's FAIR (Fair Access to Insurance Requirements) plan. A FAIR plan is a state-run program designed to provide home insurance to homeowners that may be too risky for standard home insurance companies. Most states offer FAIR plans, or a state mandated insurance program, but coverage limits may be lower than what you'll find with private home insurers. Contact your state's insurance commissioner for more information.

Is there a difference between a cancellation and a nonrenewal of home insurance?

Whether your homeowners insurance is cancelled or not renewed, the result is the same: your insurance policy is being discontinued. But the rules for each are a bit different. Nonrenewal occurs at the end of the term when the policy is expiring and may occur for multiple reasons. An insurance company generally may cancel your policy within a certain number of days after the inception of your policy for any reason. After that, they're typically only able to cancel the policy for limited reasons, such as the following:

- ☐ Nonpayment
- ☐ Material misrepresentation or fraud occurs
- ☐ A substantial change in risk happens

However, the specific reasons for cancellation may vary by state and insurer.

What are my home insurance cancellation rights?

The following chart compares the average rates for final expense insurance (a type of whole life insurance) for males and females, ages 50 to 70, at \$35,000 in coverage. Since this final expense policy is only available starting at age 50 when health risks are already higher, you'll see that the potential rates can increase with each year. A whole life policy also costs more than a term policy since coverage lasts your entire lifetime and the policy has cash value. Learn more about the difference between term and permanent life insurance.

Quotes based on monthly rates for male and female non-tobacco users for Fidelity Association's RAPIDecision Final Expense policies for a face amount of \$35,000 as of May 22, 2020. Rates and products available may vary by state. All policies are subject to underwriting approval. RAPIDecision Final Expense is available to between the ages of 50 and 85.

Do beneficiaries pay taxes on life insurance policies?

In general, beneficiaries do not need to pay taxes on the life insurance death benefit they receive, especially if they receive it as a lump sum.

However, if a beneficiary chooses to receive their payout as an annuity (a series of payments over several years) instead of a lump sum, any interest accrued by the annuity account may be subject to taxes.

How do taxes on life insurance affect estate planning?

Life insurance proceeds may be included in the deceased's estate. If the value of the estate exceeds the federal estate tax threshold, which was \$12.92 million as of 2023, estate taxes must be paid on the amount that's over the limit. Some states also assess inheritance or estate taxes, depending on the estate's value and where the deceased lived. Learn more about life insurance and estate planning.

Some insurers offer accelerated death benefit riders that allow the policyholder to access part of the policy's death benefit while they're alive to help pay for expenses related to a terminal illness. If you use the policy's accelerated death benefit, you don't have to pay income taxes on the money you receive, but it will reduce the amount your beneficiary gets when you die.

Is term life insurance taxable?

Typically, the death benefit from a term life insurance policy isn't subject to income taxes when the beneficiary receives the proceeds as a lump sum. But interest accrued by an annuity account may be subject to taxes.

Is whole life insurance taxable?

Like a term life insurance policy, the death benefit from whole life insurance usually isn't subject to income taxes unless you receive the payout in installments. It's also not subject to estate taxes unless the value of the estate exceeds the estate tax threshold.

But if you access the policy's cash value, surrender your policy to the insurer, or sell it to a third party, you might have to pay income taxes.

Is it worth adding a rider to my life insurance?

It depends on the type of life insurance rider, as well as what you need from your policy. For example, if you suspect you'd need extra financial support if you develop a serious health condition later in life, it may make sense to get a health-related rider that lets you claim some of your death benefit under certain circumstances.

However, adding any sort of rider might increase your premium, perhaps significantly. Quote your policy both with and without the rider you're considering to see how much it changes your price.

Common life insurance riders

Many types of life insurance riders are designed to help people experiencing certain health-related circumstances. Some are focused on families, and others can change your coverage amount or policy type. Here are some of the most common types of riders in life insurance.

Health-related life insurance riders

Accelerated death benefit riders are also called terminal illness riders. They're a type of living benefit rider, which lets you claim some or all of your death benefit while you're still alive if you meet certain conditions.

With an ADB or terminal illness rider, if you are diagnosed with a qualifying serious/terminal health condition (as defined in the rider's terms), you can claim a payout from your death benefit while you're still alive. Your insurance company may subtract the amount you take out from the death benefit your beneficiaries receive upon your death.

Important note: The qualifying conditions will vary based on the insurer and the rider. Find out exactly what your insurance company covers under an accelerated death benefit rider before adding it to your policy. For instance, some accelerated death benefit riders are focused on specific types of conditions, such as:

Choosing a death benefit when buying life insurance for pregnant women

When deciding how much life insurance to get, understand the potential financial needs your family would have if you weren't here. If you work, how would the loss of your income affect your family? If you're a stay-at-home parent, what's the cost of childcare and household tasks? How long do you want to support your family financially after you've passed? Other expenses to consider include:

- ☐ Your children's education costs
- ☐ Your funeral and other end-of-life expenses
- ☐ Your outstanding debt

Pregnancy insurance riders you can add to an existing life policy

There's technically not a "pregnancy insurance rider," but there are spouse and child riders that can provide you with support in case your closest loved ones pass away. If you already have life insurance, it may be possible to add one of these life insurance riders to your policy while you're pregnant. However, some insurers may require you to have added the rider when you purchased the policy.

A child rider can be added to your policy to provide you with a small death benefit in case your child dies while they're covered by the rider, typically until they're 26. A spouse rider works the same way, providing you with a death benefit if your spouse were to pass away.

Both riders are typically less expensive than purchasing standalone policies.

How to get life insurance to support your family

What's considered a service line?

There are a number of underground utility lines running into your home, including water pipes, power lines, cables, and even the main sewer line that runs from your home to the street. If any of these lines break or become damaged, you may be responsible for their repair.

How expensive is it to repair a service line break?

Depending on the type of service line break and how severe it is, repair work can be quite expensive. According to HomeAdvisor, for example, the average cost to repair a sewer main is \$2,556, while a full sewer line replacement can run anywhere from \$3,000 to as high as \$25,000.

How does service line coverage work

If a covered service line breaks or leaks, service line coverage may cover the cost of repairing or replacing the line, excavation work, and any landscaping that gets damaged during the repair process. Your coverage limit per occurrence depends on your insurer and your policy. A homeowners insurance deductible often applies.

Which utility lines may be considered a service line?

Service line coverage may cover the following utility lines:

- ☐ Water: Incoming water pipes, internal water pipes, sewer lines, drains, sprinkler pipes, and steam pipes
- ☐ Gas and Fuel: Natural gas pipes, fuel lines
- ☐ Electric: Buried power lines
- ☐ Connectivity: Fiber optic lines, cable lines, internet lines

What kind of damage is covered under service line coverage?

Service line coverage may pay for damages resulting from:

- ☐ Degradation: Rust, corrosion, deterioration and wear and tear
- ☐ Damage: Freezing; trees and roots; insects and rodents; weight from cars, foot traffic or equipment
- ☐ Breakdown: Mechanical or electrical malfunction

Depending on your policy, service line coverage may also cover excavation and landscaping costs as well as the repair and replacement of wiring and piping.

What kind of damage is not covered under service line coverage?

Service line coverage typically won't pay for damages resulting from:

- ☐ Underground wires or pipes that are not connected and ready for use
- ☐ Fuel tanks
- ☐ Heating and cooling systems (pipes for geothermal systems may be covered by some policies)
- ☐ Septic systems
- ☐ Wiring or piping that runs through water

What if my insurer doesn't offer service line coverage?

If your insurance provider doesn't offer service line insurance coverage, you may be able to purchase a "service plan" or warranty from your local utility company. This "service plan" may cover the cost of repairs to your utility line, and the fee is often added to your monthly bill.

What are the most common types of car titles?

There are three types of car titles that most drivers will encounter, clear/clean title, lienholder title and electronic title.

Clear/clean

A clear or clean title is issued when a vehicle doesn't have an outstanding loan on it. These

terms may also refer to a vehicle that has never been declared a total loss.

Lienholder

A lienholder title, also known as a memorandum title, is issued in most states for cars with an outstanding loan. If you've financed your car, you will receive a lienholder title. Once you've paid off the loan, you can get a "clean" title to replace the lienholder title. Learn more about how to remove a lienholder from a car title.

Electronic

An electronic title is simply a paperless title that your state's department or bureau of motor vehicles (DMV or BMV) holds on your behalf. You can usually request a paper copy if you want to keep one on file. The type of vehicle title will remain the same with an electronic title, it will just be a paperless version.

This calculator is for illustrative and educational purposes only. Its accuracy and applicability to your circumstances is not guaranteed. You may wish to consult your own advisor regarding your particular circumstances.

How much do you need for a down payment on a house?

The minimum down payment you need for a house varies by the mortgage type. Twenty percent is a typical amount for a down payment. So, for a \$300,000 home, you're looking at a down payment of \$60,000. Since most people don't have that much in savings, it's generally easy to find a mortgage that requires less than 20% down. Some may qualify for a mortgage with a low down payment of 3.5% (for a \$300,000 home, that's \$10,500.) However, making a down payment of less than 20% usually means you'll need to pay private mortgage insurance, or PMI.

PMI protects the lender against the possibility of a default. You typically need to pay this insurance until you reach 20% equity in the home. However, once you've reached that, you can request that the insurance be dropped.

Conventional loans vs. FHA loans: Which should I consider?

It's important to know the difference between the two main types of home loans as they can differ in required down payment and qualifications. A conventional loan is the kind of

loan most often offered by banks. A private lender provides these loans rather than a government agency. If you put down less than 20% for your down payment, a conventional loan will typically require PMI.

An FHA loan (Federal Housing Administration) is backed by the government and the FHA itself. These loans are helpful for buyers who fall into the low to moderate-income range. FHA loans have more lenient requirements, requiring a credit score of just 580 and allowing people who qualify to borrow up to 96.5% of the home's value. This means you only need to make a down payment of 3.5%. Even if your credit score is lower than 580, you may still qualify by making a down payment of 10%.

FHA loans also include an Annual Mortgage Insurance Premium or MIP. The MIP requires monthly payments of 0.45% to 1.1% of the loan amount for either 11 years or the length of the loan.

Other home buying expenses to consider

You should also budget a certain amount for closing costs. Closing costs average between 2% and 5% of the home's total cost. They include loan origination fees, appraisal fees, surveys, and more. You (or your realtor) can negotiate closing costs, but most buyers will end up paying at least a portion of these expenses. If you can get the seller to agree to pay most of the closing costs, you can reduce your costs a bit.

In addition to the down payment, closing costs, potential mortgage insurance, and other expenses, you should also budget for property tax and homeowners insurance. Learn more about how much homeowners insurance costs.

Credit-based insurance scores vs. credit scores

Credit scores and credit-based insurance scores are both used to predict risk, but they measure different things. Your credit score predicts your ability to repay debt. In contrast, a credit-based insurance score uses your credit history to predict the likelihood of filing a claim in the future and the cost of that claim.

Note that every insurer has its own proprietary way of calculating and incorporating credit-based insurance scores to set rates.

Each state sets its own regulations for credit-based insurance scores, so the exact information that goes into your score may vary. If there are some unfavorable items in your credit history, you can still get a good credit-based insurance score (and possibly a lower rate) because of the multiple types of information evaluated. Learn more about car insurance requirements by state.

Where can I find my score?

For credit scores, you can contact one of the three consumer reporting agencies directly for a free credit report every 12 months: Experian, Equifax, or TransUnion.

Credit-based insurance scores are only one piece of your rate

While a good credit-based insurance score can get you a better rate, it's only one factor that goes into a car or home insurance quote. Learn more about factors that impact car insurance cost and tips and tricks to get cheap car insurance. Also, learn more about buying homeowners insurance for the first time and how to get cheap homeowners insurance.

Calculating funeral and burial costs

Use this funeral costs calculator to determine how much you or your loved ones might expect to cover for funeral and burial or cremation services.

The ultimate design of the ceremony will depend on your preferences, culture, and any religious requirements, and the calculator includes common rites and offerings you can input as a starting point. Some of the calculator fields also account for the average cost per service across the country. You can adjust those costs using a rate you've already researched in your area or one a provider has quoted you.

Once you've filled out each section, the funeral cost calculator will highlight which aspects of the funeral will be your most expensive considerations, including professional services,

facilities and staff services, transportation, merchandise, or other services.

If you want to cover these expenses for your loved ones, consider getting a quote for final expense insurance after using this calculator as a guide for how much coverage you'd need. Final expense, or burial insurance, is typically affordable; burial insurance policies start at \$53 per month through eFinancial, with a quick and easy approval process.

Funeral costs calculator

If you're planning to get life insurance that can cover your final expenses plus other costs for your loved ones, keep your final expenses calculation open and use it to complete the life insurance calculator next. This will give you an estimate of how much life insurance coverage you may need. You may wish to consult your financial advisor to determine if this estimate makes sense for your particular circumstances.*

What does Nebraska renters insurance cost?

You can buy Nebraska renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Nebraska, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Nebraska renters insurance quote

How you're covered

Wyoming doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these

items on your policy at the coverage amount needed, also known as "adding a rider."

- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Wyoming

In Wyoming, wildfires and tornadoes can be a concern. The good news is that your home insurance policy may cover damage to your home and belongings caused by certain perils, up to the limits of your policy. Learn more about how home insurance may cover storm damage.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How renters insurance is priced

These factors and more can impact your cost for renters insurance:

- ☐ Location: A safer area with less crime generally means a lower cost.
- ☐ Coverage limits: Selecting the lowest limits that accurately cover the value of your

belongings and assets can help lower your cost.

- ☐ Number of units in your building: More units often means a lower price.

Learn more about renters insurance cost factors and pricing information, then learn how you can save on renters insurance with Progressive's renters insurance discounts.

How much is homeowners insurance in Wyoming?

Your cost for homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you own in Wyoming?

If you own a rental property in Wyoming, get the right type of insurance policy to protect it. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Wyoming

Get a homeowners insurance quote for your Wyoming home

Do I need renters insurance?

Renters insurance isn't legally required, though certain apartment complexes and landlords may require it. Even when optional, it's a good idea to cover what you've spent a lifetime accruing. The average Progressive rental policyholder has \$24,278 in personal property coverage.* If you were robbed or lost all your clothes, furniture, and everything else in a fire, your landlord is not responsible for your belongings.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy

- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

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How much is homeowners insurance in South Dakota?

Your cost for South Dakota homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you own in South Dakota?

If you own a rental property in South Dakota, get the right type of insurance policy to protect it. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in South Dakota

Get homeowners insurance for your South Dakota home

How much is homeowners insurance in Colorado?

Your cost for Colorado homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you own in Colorado?

Make sure your rental property with protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fun facts about homes in Colorado

Get homeowners insurance in Colorado

How to get renters insurance

What does renters insurance cover?

Renters insurance covers personal property, personal liability, medical payments and additional living expenses or loss of use, up to the limits of your policy. Learn more about what renters insurance covers and the types of renters insurance coverages.

What does renters insurance not cover?

Damage to the structure of your rental home or unit won't be covered under a renters policy. Your landlord's insurance policy typically covers damage to the dwelling's roof, ceiling, and walls, caused by things like bursting pipes and vandalism.

Other types of car titles

The other car title types are less commonly issued, and some are considered "brands" on an existing title. A "branded title" is essentially a subcategory of a larger title category. For example, if you own a car that's damaged in a flood with no loans on it, you'll have a "flood title," which is a "clear" title with a "flood" brand.

Titles regarding ownership issues

- ☐ Affidavit title: Ownership documents are missing, so you sign a sworn statement saying you own the car.
- ☐ Bonded title: Ownership documents are missing, so you pay for a security bond equal to

the car's value.

Titles regarding issues with the car

- ☐ Certificate of destruction: Used when an insurance company takes possession of a car that they intend to scrap at a junkyard.
- ☐ Flood/water damage title: Issued for a car that was totaled due to significant water damage.
- ☐ Junk title: Issued for a car sold to a junkyard (may be scrapped or dismantled for parts).
- ☐ Lemon title: Issued for a car with a mechanical or manufacturing defect that can't be fixed.
- ☐ Odometer rollback title: Applies to a car that had its odometer reading illegally changed to show less mileage.
- ☐ Parts only title: When a car will be dismantled for its parts.
- ☐ Rebuilt/reconstructed title: Issued for previously damaged vehicles that have been repaired and made roadworthy again.
- ☐ Salvage title: Typically applies to vehicles that are totaled, meaning repairs would cost more than the vehicle's actual cash value.

Logistical titles

- ☐ Manufacturer's statement of origin: Transfers ownership from a manufacturer to a dealership.
- ☐ Export title: For a car sent from the U.S. to another country.
- ☐ Import title: For a car sent to the U.S. from another country.

Can I change the type of title on my car?

In some cases, yes. Once you pay off your vehicle loan, you can change your title from a lienholder title to a clean title at your local department or bureau of motor vehicles. If you're able to find the documents you need to prove vehicle ownership, you can also change an affidavit or bonded title to a clean or lienholder title at your local DMV or BMV.

If you're planning to rebuild a salvaged vehicle, you may be able to have the salvage branding removed from the title after an inspection.

Renters insurance FAQs

Will renters insurance cover pets?

Depending on your policy, your renters insurance liability coverage may pay for injuries or damages your pet causes to others, but it generally won't cover damage to the property you rent caused by your pet.

Are termites and other pests covered by renters insurance?

No, renters insurance doesn't typically cover damage caused by pests or extermination costs. However, mice, bed bugs, and other pests may be your landlord's responsibility.

Is property in self-storage units covered by renters insurance?

Renters insurance may cover personal property stored in self-storage units, but the coverage limits are often much lower. Learn more about how renters insurance covers property in self-storage units.

How does renters insurance work with roommates?

If you have roommates, renters insurance won't cover their property, personal liability, or temporary living expenses unless they're on your policy. Whether you can add your roommate to your policy may depend in your state and provider. Learn more about renters insurance with roommates.

How you're covered

South Dakota doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in South Dakota

South Dakota averages 36 tornadoes a year. Severe thunderstorms, sometimes accompanied by hail, are a regular occurrence in warmer months, and heavy snow and ice storms are common in the winter. Typical home insurance policies may cover damage from severe weather (including hail, wind, and thunderstorms) up to your policy's limits (minus your deductible). Get more information about how home insurance may cover storm damage.

How you're covered

Colorado doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
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Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Colorado

The eastern end of Colorado is at the western edge of "Tornado Alley," the region of the US that experiences the most tornadoes. Fires can be a concern across the state, as can an array of storm types – snow, wind, rain, and even hail. Your home insurance policy may cover damage to your home's structure and belongings caused by covered perils, up to your policy's limits and minus your deductible. Learn more about how home insurance may cover storm damage.

Get a quote for condo insurance through Progressive

What is "named perils" coverage?

Coverage for named perils – and the similar term of "specified peril" coverage – means that the policy may cover damage or loss from all potential perils unless specifically excluded in that insurance policy.

What is "open perils" coverage?

Coverage for "open perils" – and similar terms such as "all perils," "all risk," or "special perils," coverage – means that damage or loss from all potential perils may be covered unless specifically excluded in the insurance policy.

Flooding is an example of a peril generally excluded from coverage. For this and other exclusions, you may be able to add riders or purchase separate policies such as flood insurance to insure your home against damage from excluded perils. Learn more about covered perils.

Choosing "named perils" vs. open peril coverage

An open peril version of any policy coverage will likely be more expensive than the

"named-peril" version of the same policy coverage. An open peril policy provides broader coverage than the "named peril" policy.

How do single car accidents happen?

A single vehicle crash can happen for a number of reasons, including distracted driving, avoiding a collision with a deer, hitting a dog or other animal in the street, swerving to avoid road debris, or avoiding a collision with another vehicle. Property damage (to the car or surrounding property) is usually the most frequent result of a single car accident, for instance from hitting a telephone pole or colliding with a guardrail.

How does insurance cover single vehicle accidents?

The coverage will depend on the nature of the accident. If the damage is considered preventable, then collision car insurance coverage generally applies. If the damage is considered unavoidable and unexpected, then comprehensive car insurance coverage applies.

For example, if you crash into a telephone pole, it may be covered under collision because the pole's position is fixed and it's easier to swerve away from it. If you run into a deer, however, it may be covered under comprehensive because the deer's movements and location are outside of your control.

Are single car accidents considered my fault?

In many cases, you'll be considered at fault for a single car accident if you were driving. There are some exceptions where the accident may not be ruled your fault, but it will depend on the insurer and the nature of the accident:

Vehicle defect

If your brakes malfunctioned due to a manufacturer's defect or incorrect installation, the manufacturer or mechanic could be considered at fault for the crash instead of you.

Road conditions

If the condition of the road contributed significantly to the single vehicle accident, you

may not be considered at fault. This may not apply if you knew the road conditions were bad and didn't slow down or drive accordingly.

Hitting a deer

Because of the unpredictable nature of deer (or other animals that may run into the street), you may not be considered at fault for this type of accident.

Avoiding another accident

If you swerved to avoid another vehicle that was at fault and about to cause an accident, the other driver may be blamed instead of you for forcing you to swerve and avoid the collision.

Student drivers

If a student driver has a crash while operating a driver's ed car with dual controls, the driving instructor may be held responsible or may share responsibility with the student driver, depending on the circumstances of the crash.

Learn more about the difference between at-fault vs. no-fault accidents.

What should I do after a single car accident?

Check to see if everyone is safe

Identify if anyone needs medical attention before doing anything else.

Make sure your car is not a safety hazard

If your car is in danger of being hit by other vehicles, turn the hazard lights on and try to get it off the roadway. If you can't move your vehicle, leave it, and get yourself and everyone else to safety as best you can.

Steer clear of injured wild animals

If you hit an animal and it's wounded, resist the urge to try and help it. Wild animals that are scared and hurt are more likely to harm you if you get too close to them.

Call the police

There can be serious consequences for leaving the scene of an accident, even a minor car accident that doesn't involve anyone but you. If anything is blocking the road because of your accident, let them know.

Document the accident

Take photos of your vehicle and the scene. Write down or record everything you remember about what led up to the accident, the accident itself, and the aftermath. Talk to any witnesses about what they saw, take notes, and ask them for their contact information. The police and your insurance company will want this information. Learn more about what to do after a car accident.

Consider calling roadside assistance

If your car is damaged and too dangerous to drive, a tow truck or roadside assistance can tow it to a mechanic.

Can I leave the scene of a single car accident?

In many states, leaving the scene of a single car accident can result in serious consequences. Since many single vehicle accidents result in property damage, the police will want to investigate and document the incident. Leaving the scene can lead the police to classify the accident as a "hit-and-run." Depending on your state, there may be some limited circumstances that would justify leaving the scene, such as if remaining there would be dangerous or pose the risk of further injury.

Penalties from leaving the scene may include:

Tips for buying a used car: Getting ready

Buying a used car generally has three main phases: researching, finding a car, and making a purchase. During the research phase, you should figure out your budget, needs, and preferred buying method to help you find a vehicle you like and can afford.

Here are a few used car buying tips to keep in mind while researching:

☐ **Know your budget:** If you don't plan on paying for the car in cash, determine how much you can spend on a down payment and monthly payments. Consider getting pre-approved for a loan before you go looking at cars. Knowing the terms of the loan can help you search for cars that fit your budget. If you wait to get pre-approved for a loan, you might be disappointed to find you can't get a car you had your heart set on – or worse, you might be tempted to take a loan you can't afford because you really like the car.

Our car affordability calculator can help you set a budget that fits your desired down payment, monthly payment, interest rate, and loan term.

☐ **Know what you're looking for:** When it comes to cars, buyers have different priorities – some are focused on safety, others on comfort or performance. Make a list of the features you can't live without before you start your search. That helps narrow the field and prevents you from being overwhelmed with options.

☐ **Know where you want to buy from:** Buying a used car from a dealer or buying a used car online offers a certain peace of mind. Dealers check cars before they sell them, so you know exactly what you're getting. Certified cars provide you with even more peace of mind, and some used cars even carry warranties from the dealership. Buying from a used car from a private party doesn't offer the same certainties, but the trade-off is it can be easier to negotiate a better price or find a deal. Deciding which approach is right for you can help you narrow your search even further.

Finding the right vehicle

Once you know what you're looking for, you can start your search. Follow these used car buying tips to select the right vehicles to test drive:

Making the purchase

Once you've decided on a vehicle, follow the previously noted tips for buying a used car, agree on a price, and make the purchase.

What's the best car suspension for bumpy roads?

Many car suspensions work just fine on bumpy roads. If you're looking for the best vehicle for rural living, for example, you'll find a lot of good candidates out there. Your best bet is to test-drive a few different cars to see what feels right for you. Before you head out, knowing the general aspects of suspensions may be useful. Learn how to test drive a car.

What are the different types of car suspension?

Dependent suspension

A car with a dependent suspension has a solid axle that connects the tires on the left and right of the car. So, as the left wheel goes down, the right wheel goes up. Automotive enthusiasts often recommend dependent suspension vehicles for driving on the roughest terrain.

Independent suspension

All four wheels operate independently with this kind of suspension. These are among the best cars for pothole roads because one wheel can dip while the other three stay level, allowing for a smooth ride.

Semi-independent suspension

This applies most often to the rear suspension on some vehicles, and you may hear it referred to as a "twist beam" suspension. If the left wheel drops, the right wheel rises, as with a dependent suspension – but to a lesser degree. As a result, the ride is a little bumpier than with a fully independent suspension but not as bumpy as an entirely dependent suspension.

Suspension springs and shock absorbers

- ☐ Passive suspension: This is the most common kind and uses springs and shock absorbers to react to bumpy road conditions and smooth out the ride.
- ☐ Active suspension: These employ hydraulics for the suspension to raise or lower the car body and can sometimes be computer-controlled.
- ☐ Semi-active suspension: Your car's onboard computer controls semi-active suspension, but it only applies to the shock absorbers, not the suspension system.
- ☐ Adaptive suspension: Like semi-active, adaptive suspension only applies to the shock absorbers. It only offers pre-set options rather than responding to road conditions.

What other kinds of car suspension qualities should I consider?

There are a couple more suspension qualities that provide steering stability while navigating steep approaches and sharp angles, such as raised suspension and locking differential suspension.

Raised suspension

This gives the car higher ground clearance. Some cars achieve this with lift kits. Others offer height-adjustable suspensions to customize your ride. And some are built with high clearance in mind from the start.

Locking differential

Most cars have an "open" differential, which means that the engine gives the most power to the wheel with the least resistance. So, if you have a wheel that's up in the air, it gets the most power – and the wheels on the ground get no power. With a locking differential, all the wheels get power. Electronic locking front and rear differentials typically offer the greatest active traction control.

What other features do the best cars for rough roads have?

What makes a car great for driving on rough roads isn't limited to the suspension. The build of the car, tires, and transmission all play a role, too. Here's a list of things that can affect how your car handles. Whether you're driving on rural roads, country roads, dirt roads, or even mountain roads, many of these features make for a smoother and safer ride.

- ☐ Bigger tires and all-terrain (A/T) tires
- ☐ Higher ground clearance
- ☐ High clearance fenders and bumpers
- ☐ Skid/scuff plates (underbody protection)
- ☐ Hill descent control
- ☐ 4-wheel drive or all-wheel drive
- ☐ Longer wheelbase
- ☐ Wider track
- ☐ Rigid frame for stability

You may not be able to get every feature, but as you test drive cars, you'll discover that some attributes matter more than others to you. Learn more about how to buy a new car and mistakes to avoid.

Get the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your car.

How does motorcycle insurance in Colorado work?

Colorado mandates liability coverage on your motorcycle insurance policy of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

How to get cheap motorcycle insurance in Colorado

Progressive's customized policies are at the right price, thanks to our many discounts, such as:

- ☐ Multi-policy
- ☐ Responsible driver
- ☐ Safety course
- ☐ Switch and save
- ☐ Pay in full

See all motorcycle insurance discounts.

How to get motorcycle insurance in Colorado

How collision deductibles work

Your collision deductible applies once your insurance company has approved your claim and issued a payout. The deductible is typically subtracted from the claim payout claim payout since it represents the amount you'll pay to repair or replace your vehicle. For example, imagine you hit a telephone pole and need \$1,200 in repairs. If your deductible is \$200, your insurance company will issue a payment to you or your chosen repair shop for \$1,000, rather than \$1,200.

How much should your collision deductible be?

Collision deductibles vary widely – from as little as \$100 to as much as \$2,000.

Unfortunately, there's no one-size-fits-all answer for how much is the right amount. It depends on your financial situation, driving habits, and what kind of car owner you are. To start, you should consider how much you could afford to pay out of pocket if you get in a car accident, and how your car insurance rate may change.

Lower deductible

A lower deductible means a higher car insurance rate. If you're OK with paying more on car insurance but concerned about large, unexpected repair bills, a lower deductible might be right for you.

Higher deductible

A higher deductible means a higher out-of-pocket cost when you file a collision claim, but you also get a lower car insurance rate. If you'd like to save money now and you're confident you could afford a larger, one-time expense if you have an accident, a higher deductible might be a better fit.

What else should I consider when choosing my collision deductible?

How much your car is worth

As your car depreciates, having a high collision deductible may make less sense. Your vehicle's actual cash value is typically the maximum amount your insurance company will pay for a collision claim. So if your car is only worth a bit more than your deductible, your potential claim payout is significantly lower.

How much coverage you want

With a lower deductible, your collision coverage may be more likely to cover lower-cost repairs, such as cosmetic damage like dings or dents. With a higher deductible, your insurance typically covers more expensive repairs that affect your vehicle's performance or safety. If you're not worried about paying for minor repairs yourself, then a higher deductible might be the right choice for you.

How much risk you're comfortable with

If you're a confident driver with a long record of accident-free driving, you may opt for a higher collision deductible. You have protection against larger repair bills, but your car insurance rate will be slightly lower.

On the other hand, if you're a newer driver or if you've had accidents in the past, then a lower collision deductible may make sense so you can lower your out-of-pocket repair costs. Your rate will be higher, but if you anticipate filing a claim, it may be worth the peace of mind knowing you may not have to pay as much for repairs.

More about insurance deductibles

If you're still unsure about the right amount for your collision deductible, learn more about insurance deductibles or try our car insurance calculator to estimate the right collision deductible for you.

How you're covered

Virginia doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Virginia

Virginians are no strangers to severe weather, whether it comes from the west or the east or from the ocean. Storm systems commonly cause lightning damage and tornadoes, while hurricanes coming up the Atlantic Coast may cause damage to your home. Your home insurance policy may cover damage to your home's structure and belongings caused by high winds, up to your policy's limits.

Learn more about how home insurance may cover storm damage.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Virginia?

Your cost for Virginia homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you own in Virginia?

Protect the Virginia rental property you own with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Virginia

Get a homeowners insurance quote for your Virginia home

What's included in a standard Progressive Louisiana boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well.

Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets.

A Progressive umbrella policy can offer extra protection up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat liability coverages.

Fuel spill covers the legally required clean-up costs associated with spilled fuel, no matter how it happened.

Watersports coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for removing your boat from the water in the event it sinks.

Optional Progressive boat coverages

Collision and comprehensive coverages are likely to be required by your lender if you're financing your boat. Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may also be helpful if you tend to store your boat during the long winter months when your boat is not in use. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown coverage can help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a

mechanical breakdown – even if it's from wear and tear.

Sign & Glide® towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery†† and more.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With access to the Gulf of Mexico, Louisiana is an attractive location for yachts plying the waterways. If you're a boater in the state of Louisiana with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in Louisiana?

Louisiana tends to be a high-cost state when it comes to boat insurance rates. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

What are the leading causes of teenage driving accidents?

According to research from the Children's Hospital of Philadelphia, teenage drivers are more likely to be involved in a crash when the following factors are at play:

- ☐ They are distracted: Whether it's another passenger, a text message, or changing the radio station, taking your eyes off the road can cause an accident. To prevent distracted driving, teens need to set aside all potential distractions before they get behind the wheel.
- ☐ They aren't managing driving speed well: Speed management isn't just about driving above the speed limit. Younger, newer drivers often struggle to modulate their speed based on driving conditions and road conditions, like approaching a curve or driving in the rain.
- ☐ They aren't aware of their surroundings: It's important for teens to develop situational awareness while driving, including routinely checking their blind spots and mirrors. When teens are aware of their surroundings, it can help them avoid potential problems on the road.

Tips to prevent teenage car accidents

Teens can take the following steps to help reduce their risk of an accident.

Practice with a licensed adult in the car

Teens need hours of practice to become skilled drivers. Even after getting your driver's license, it's helpful to log plenty of driving time with a parent, guardian, or other trusted adult.

Take a driver's education course

Getting training from certified instructors can positive impact you and your teen. Driver education can reduce the number of accidents and traffic tickets in young drivers, which is why many states require teens to take a driver's education course to get their license. Even if your state doesn't require it, it's still worth considering to help your teen develop crucial skills behind the wheel.

Limit nighttime driving

There may be times when driving at night is necessary, but limiting the amount of nighttime driving can help reduce the risk of accidents.

Minimize distractions

Encourage your teen to put their phone away, limit passengers, and focus only on driving when they're behind the wheel.

Practice what you preach

Set a good example for your teen by driving without distractions. If they see you texting and driving, they'll think it's OK to do so as well.

Wear a seat belt

Wearing a seat belt won't help teens avoid an accident, but it can help them survive one. Research from the Centers for Disease Control and Prevention (CDC) shows that many high school students don't consistently wear a seat belt when riding in a car as a passenger. Learn more about how not wearing a seat belt affects insurance.

How can I lower my boat insurance rate in Louisiana?

Louisiana boaters may earn the following boat insurance discounts::

- ☐ Original owner: If you're the original owner, you're entitled to a discount on your boat policy.
 - ☐ Multi-boat discount: Get a discount just for having more than one watercraft on your Progressive boat policy.
 - ☐ Safety course: Complete a Louisiana-approved safety course and earn a discount.
 - ☐ Multi-policy: If you have another policy with Progressive, you can get a discount.
- See if you qualify for more boat insurance discounts.

How to get boat insurance in Louisiana

What is a vehicle title and why is it important?

Typically, the state's department of motor vehicles issues titles. A car title includes information about the owner and the vehicle, including the vehicle identification number (VIN) and the type of vehicle. There are many types of vehicle titles, the most common being clean or clear titles, which signify that a vehicle either doesn't have any outstanding loans or has never been declared a total loss. Various other titles – such as salvage and rebuilt titles – typically highlight issues a vehicle has or has had.

Having the vehicle title in your name enables you to legally sell the vehicle and more easily register the vehicle for use. This also comes with responsibility, as the recognized owner retains legal responsibility for the vehicle.

What's the process for getting a car title?

Whether buying a used car from a private party, a new car from a dealership, or paying off a loan on a vehicle you've been driving, you'll want to make sure you get the title to the vehicle to prove full ownership. Dropping a loan holder from a title in some states is straightforward. However, obtaining the title from a previous owner often includes showing the local DMV office a bill of sale, proof of residency, a current odometer reading, and payments of any sales taxes and fees. Learn more about how to transfer car titles.

Is vehicle registration the same as tags on a car?

The sticker tags on your windshield or license plate indicate that your vehicle has an active vehicle registration, whereas your actual registration certificate shows you're the registered owner of the vehicle. Likewise, your license plate shows that you can drive the vehicle

legally on public roads.

Why is a vehicle registration important?

Even if you own a car, you can't legally drive it on public roads without registering the vehicle with the state you live in. The vehicle registration certificate shows that the state has cleared the vehicle for use, and the registration certificate is proof of the state's acceptance.

Driving an unregistered vehicle or one with a lapsed registration is against the law.

Who can register a car?

The vehicle owner, as shown on the vehicle title, can register a vehicle. In the case of a leased car, a dealership can own the car's title and then register it in the name of the person paying the lease. Often a state requires proof of ownership – or a contract with the owner – to register a vehicle.

What are the advantages of buying a used boat?

Used boats cost less

Buying a used boat might mean getting a larger vessel or more features for less money, but savings go beyond the boat's ticket price. They can also cost less to insure. What's more, new boats often involve expenses that might not be obvious to first-time buyers. For instance, when you buy a new boat, you'll need to get it from the showroom to the water. That means buying a boat trailer or arranging for someone else to transport it for you.

On the other hand, used boats may already be on the water or include a trailer. Even if they don't, you may be able to negotiate with the seller to include delivery to your marina.

Used boats have a history

Some boaters prefer the latest bells and whistles. Others want a reliable vessel to avoid unpleasant or expensive surprises. When you buy used, you can learn more about what to expect from the boat you're getting. For example, suppose a particular model has known issues after several years. In that case, you can avoid that model or plan for the repair cost. Models with a proven track record can provide you peace of mind that you're making a

good investment.

What are the disadvantages of buying a used boat?

Higher maintenance costs

Used boats typically cost less upfront, but they're also more likely to need maintenance or repairs. In extreme cases, a used boat with a low sticker price may not save you much money if it needs major repairs and you can't do them yourself.

Limited selection

Buying a used boat gives you a smaller selection of boats and only provides what's available on the used market. You won't be able to tailor a used boat to your taste the same way. If you aren't flexible, finding a suitable vessel can be harder.

No warranty coverage

When you buy a used boat, you have the confidence of knowing what issues are common to the model you're considering, but if you have problems, used boats usually don't have warranties. If something breaks, you'll be on the hook for repairs, which can be both stressful and expensive.

Tips for buying a used boat

Set a budget

Figure out how much you can spend on a boat before you start looking. You'll also need to consider the cost of boat insurance, necessary repairs, delivery, trailer costs, and slip fees. Additional considerations include registration licenses and incidental equipment such as life jackets. Make sure your budget can cover all those things, or you'll end up with a boat in storage that you can't afford to take on the water.

Decide what kind of boater you are

Will you enjoy doing the maintenance and repair work that a boat requires? Or would you rather pay someone else to do the repairs? If you are hands-on, be realistic about your knowledge and abilities. Knowing what kind of work you're interested in and capable of performing can help you find the right used boat for your budget.

Get a marine survey

Professional surveyors are your best bet for ensuring you don't end up with unexpected problems. A professional boat survey could cost a few hundred dollars. The surveyor can give useful information about the boat's value and condition. The surveyor can even perform a sea trial (similar to a car test drive) to tell you if everything is in working order and what might need repairs soon.

Negotiate on purchase price

Buying a used boat is like buying other used vehicles. You'll typically have some room to negotiate (more if you buy from a private party than from a dealer). Don't despair if you fall in love with a vessel and the marine survey reveals some hidden problems. You might be able to use that knowledge to negotiate a lower price. Learn more about negotiating a boat price.

Understand common boat repairs and their cost

Some problems, like mildew growth, are relatively easy to repair for anyone willing to put in the time and effort. Other challenges, such as electrical work or engine repair, require significant technical expertise. If you do not perform this work correctly, you will face serious consequences later. In most cases, labor is the most significant variable in determining cost.

Talk to repair shops in your area to understand their rates. If you're thinking about performing work yourself, consider whether you have the tools for the job.

Be aware of red flags

Before you buy a used boat (and before you even hire the surveyor), some red flags can alert you to serious issues. Keep an eye out for these problems and be cautious about any boat that has them.

How to insure your boat with Progressive

Cell phones often come with a manufacturer's warranty that may cover, for a limited time after purchasing, defects and malfunctions that are the fault of the manufacturer. For example, if your charging port, camera, or software is defective within a month of purchasing and it's a manufacturing error, your phone's warranty might cover the cost of fixing or replacing your cell phone. Cell phone insurance is for accidents and damages that your manufacturer's warranty won't cover.

What's included in a standard Indiana boat insurance policy from Progressive?

Bodily injury liability coverage and property damage liability coverage can pay your expenses if you're found liable for accidents. Bodily injury liability helps pay for medical costs for another person, either from a collision or if a guest sustained an injury while aboard your vessel. Property damage liability helps cover the costs of damage to other people's boats or property, including structures like docks or buoys. With boat liability coverage, choose a coverage limit that best protects you and your assets. If you need more than a \$500,000 liability limit, an umbrella policy through Progressive can offer extra protection for up to \$5 million.

Wreckage removal helps cover the cost of retrieving your boat from the water when wreckage removal is required by law.

Fuel spill coverage helps pay costs associated with the legally required clean-up of spilled fuel.

Watersport coverage helps pay the medical costs of guests involved in accidents while taking part in water sports like skiing or tubing.

Optional Progressive boat coverages

Comprehensive and collision: Comprehensive coverage can help pay the repair or replacement cost of your boat if it is lost or damaged by fire, vandalism, storms, and other non-collision-related dangers. This coverage can also protect your boat while in storage during the off-season when you aren't actively checking on it. Collision coverage, protects your boat from accidents involving other boats as well as submerged objects in the water.

If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about comprehensive and collision coverage for boats.

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat gets stuck on the water with on-water towing, jump starts, fuel delivery, and more.

Uninsured/underinsured boater: If you're injured in an accident caused by another boater who doesn't have sufficient insurance (or any insurance at all), uninsured/underinsured boater coverage can help pay your medical bills and other things like lost wages while you recover.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

Indiana might not seem like a major yacht destination, but with miles of coast along Lake Michigan, there are more than just a few large boats on the water. If you have a boat registered in the state of Indiana that's more than 26 feet, Progressive may still be able to help you get the insurance you need.

How much is boat insurance in Indiana?

Despite its long coastline, Indiana has a shorter boating season due to harsh winters. As a result, the cost of boat insurance is generally affordable. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

How can I lower my boat insurance rate in Indiana?

Discounts vary by state, but you may be able to lower your insurance rate with the following:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Indiana

What are Washington's RV insurance requirements?

Washington state's RV insurance requirements are the same as those for auto insurance,

mandating minimum liability limits of:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

If you have a travel or utility trailer, your towing vehicle's liability coverage applies instead. However, it's worth considering a separate trailer insurance policy so your trailer is protected by comprehensive and collision coverage. These coverages can protect your trailer from damage if something happens, like hitting another vehicle as you back up.

How can I get lower rates for RV insurance in Washington state?

Discounts aren't the same in every state, but we offer a variety of ways to save. You may be able to save with discounts like:

- ☐ Original owner: If you're the vehicle's first owner, you'll earn a discount.
- ☐ Accident-free: A clean driving record for the last three years can lower your rate.
- ☐ Homeowner: Owning a home, condo, or single- or double-wide will get you a discount even if you don't insure that home with Progressive.
- ☐ Multi-policy discount: Bundling multiple Progressive policies can help you save too.

Find out more about the RV insurance discounts we offer.

How to get RV insurance in Washington state

How much is a cell phone insurance plan?

The cost of your cell phone insurance plan will depend on your insurer, device, and deductible. With Progressive Phone and Electronic Device Insurance by Worth Ave., two years of insurance for an \$850 iPhone can cost as low as \$8 per month* with unlimited claims. Plus you'll get a 5% discount when you buy your policy through Progressive.

Keep in mind, most cell phone insurance deductibles range from \$50 to \$200 but can vary based on your phone's brand, model, and age, and your coverage amount and plan terms.

Why should I get insurance on my phone?

The high cost to repair or replace a smartphone can make insurance a near necessity. And your phone is likely a vital part of your day-to-day life, whether for business or personal use. Suddenly damaging it would immediately disrupt your ability to communicate with friends, family, and co-workers. But with smartphone insurance, a potentially expensive and inconvenient problem becomes easy to fix.

How often do people break their phones?

Damaging a phone is not uncommon. In fact, Worth Ave. Group has found that 18% of smartphone users damage their phone just in their first year of owning it. While accidents can happen anywhere and at any time, drops account for 41.6% of Worth Ave. Group's electronic device repair claims, and cracked screens account for 35.7%. Theft and water damage follow as the next most common types of damage.

How much does a smartphone cost to repair?

Worth Ave. Group pays out an average of \$348.70 per cell phone insurance claim. One cracked screen repair could make having cell phone insurance well worth your premium.

Still not sure if you need mobile phone protection? Consider these questions when deciding if you should get cell phone insurance:

- ☐ Do you have a history of having your phone stolen or dropping it?
- ☐ Do you use your phone while exercising or being active?
- ☐ Do you have children who use your phone?
- ☐ Do you own a smartphone or iPhone that would be costly to replace without insurance?
- ☐ Do you rely on your personal phone for business and would need a repair or replacement as soon as possible if it was damaged or stolen?
- ☐ Do you work in extreme conditions or near water or heavy machinery that could put your phone at risk?

If your answer is "yes" for any of the above, cell phone insurance can be a smart choice. If you're not prepared to spend hundreds of dollars to repair or replace your phone at any moment, cell phone insurance can save you time, money, and the headache of being stranded with a broken phone.

How to get cell phone insurance

Get a cell phone insurance quote from Progressive Phone and Electronic Device insurance by Worth Ave. Group.

Call 1-844-571-6742 and speak with a representative today.

How can I lower my boat insurance rate in Georgia?

Discounts vary by state, but you may be able to lower your insurance rate with the following discounts:

- ☐ Original owner: If you're the original owner; you're entitled to a discount on your boat insurance policy.
- ☐ Multi-boat discount: Earn a discount if you insure more than one watercraft on your Progressive boat policy.
- ☐ Safety course: You'll earn a discount if you completed a Georgia-approved safety course.
- ☐ Multi-policy discount: If you have another policy with Progressive, you can bundle and save on boat insurance.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Georgia

What's included in a standard Progressive Illinois boat insurance policy?

Bodily injury liability coverage and property damage liability coverage can pay your expenses if you're found liable for accidents. Bodily injury liability helps pay for medical costs for another person, either from a collision or if a guest sustained an injury while aboard your vessel. Property damage liability helps cover the costs of damage to other people's boats or property, including structures like docks or buoys. As with any boat liability coverage, choose a coverage limit that best protects you and your assets. If you need more than a \$500,000 liability limit, a Progressive umbrella policy can offer extra protection up to \$5 million.

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Optional Progressive boat coverages

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See all boat insurance coverages.

Does Progressive insure yachts?

Illinois might not seem like a major yacht destination, but with miles of coast along Lake Michigan, there are many large boats on the water. If you have a boat registered in the state of Illinois that's more than 26 feet, Progressive may still be able to help you get the insurance you need.

How much is boat insurance in Illinois?

Despite its long coastline, Illinois has a shorter boating season due to harsh winters. As a result, the cost of boat insurance is generally affordable in Illinois. In addition to the type of coverage you opt for, many factors affect your rate, including:

How can I lower my boat insurance rate in Illinois?

You may be able to lower your insurance rate with the following discounts:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Illinois

Three ways to help prevent house fires

1. Prepare and cook meals safely

Cooking is the leading cause of home fires. Preventing a house fire includes properly cooking your meals. It's important to remain in the kitchen while cooking at the stove or stay nearby when grilling. Barbecue grills should be at least 10 feet away from your home or trees to reduce the risk of a fire.

2. Properly use portable heaters

All combustible materials should remain three feet or more away from portable heaters. Maintaining this safe distance is crucial given the dangers of flammable materials like clothing and certain liquids. You can benefit from a heater with a thermostat control feature that will automatically turn off the device if it falls over while in use.

3. Monitor electrical malfunctions

Some common electrical issues are signaled by flickering lights, frequent power outages, power surges, burning odors, or worn-out outlets. Though outdated wiring is a common problem with older homes, electrical wiring issues can also be a problem for newer homes. Be mindful of overloading your outlets with power devices like your phones, TV, and computer. If you're experiencing electrical problems, contact an electrician to address the issues and keep your household safe. Learn about how to get a home fire inspection and how home insurance may cover fire damage.

Fire safety tips

- ☐ Create an evacuation plan for your family and follow it during an emergency. If the smoke is heavy during your exit, stop and crawl to safety.

- ☐ Immediately call 911 when you have made it to safety or if you are trapped. When trapped in a room, cover vents to prevent smoke from entering the room. If your clothing catches fire, immediately stop, drop, and roll! Get medical attention as soon as you can.
- ☐ Store important documents in a fireproof safe. Create digital copies of important files as backup.
- ☐ Check smoke alarms monthly and replace batteries as needed. Most batteries should be replaced twice a year.
- ☐ Rinse and clean chemical stains from clothing before washing or drying. If a dryer fire occurs, keep the dryer door closed to eliminate oxygen flow and call 911.
- ☐ Hand sanitizer, rubbing alcohol, and aerosol cans are common household items that are flammable and should be stored away from open flames.

How to properly use a fire extinguisher

Remember to store fire extinguishers properly on every level of your house. An easily accessible extinguisher can stop a fire from burning out of control. There are many different types of fire extinguishers. Common ones used most often in homes are multipurpose fire extinguishers rated for Class A, B, or C fires.

Discounts on Iowa renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Iowa, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Does homeowners insurance cover gaming consoles?

Your homeowners insurance personal property coverage may cover a gaming console that's stolen during a burglary or damaged due to another covered peril. Your gaming console may be covered up to your policy limits and minus your deductible. Most deductibles typically range from \$500 to \$1,000, and certain sub-limits may apply. However, if you accidentally drop a game console or spill liquid on it, your home insurance typically won't cover the damages since they weren't due to a covered peril.

What does game console insurance cover?

Depending on the insurer, gaming system insurance may cover damage from theft/ vandalism, accidents, and natural disasters. It can provide broader coverage than your homeowners policy and the manufacturer's warranty included with your device.

Homeowners insurance doesn't cover accidents, and warranties typically only cover manufacturing defects for a limited time. Progressive Electronic Device Insurance by Worth Ave. Group can cover the following:

- ☐ Cracked screens
- ☐ Water damage and submersion
- ☐ Damage from accidental drops
- ☐ Theft and vandalism
- ☐ Damage from natural disasters like fires and floods
- ☐ Damage due to power surges

You can get gaming console insurance for your PS5, Nintendo Switch, Xbox, Shield, or any other gaming system you want covered. Whether the gaming console is new, used, or refurbished, you can purchase coverage as long as there's no pre-existing damage.

How does gaming console insurance work?

When you purchase a gaming console insurance policy, you'll select a limit based on the value of your gaming system and how much coverage you want. If your console is damaged by a covered incident, the insurer will pay the repair or replacement costs up to your policy limit and minus your deductible. Worth Ave. Group allows for unlimited claims, and you can choose your term length and payment frequency.

Is insurance for a game console worth it?

All the access points, tools, and computer technology that make up a gaming console create more opportunity for breaks and damages. Gaming system insurance through Progressive can cost as low as \$28.75 per year;* just one common repair could make having a policy worthwhile. Plus, with Worth Ave. Group deductibles starting around \$50, your deductible will likely be less than the one you'd pay via your homeowners insurance.

How can I protect my gaming console from damage or loss?

Take these steps to help prevent damage to your game console:

- ☐ Teach your kids to use the device carefully. Consoles like the Nintendo Switch hold a special appeal among children, and wear and tear won't be covered like drops and spills may be.
- ☐ Unplug your game consoles or make sure they're plugged into surge protectors when a storm is approaching.
- ☐ To reduce the risk of theft, keep game consoles stored out of sight of windows and don't leave empty branded boxes outside where passing traffic can see them.
- ☐ To prevent your gaming console from overheating, keep it in an open, well-ventilated space, out of direct sunlight, and avoid prolonged use.

When you purchase a game or a game console, store your receipts somewhere safe or take a photo of them. Your insurance company might request receipts to confirm their value if something is stolen.

How much is renters insurance in Iowa?

You can buy Iowa renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Iowa, including your location and coverage limits. Learn more about renters insurance cost factors.

Get an Iowa renters insurance quote

Is renters insurance required in Iowa?

Although renters insurance isn't mandated by law in Iowa, your landlord or the company that manages your apartment building might require a renters policy. Even if you're not required to carry renters insurance, a renters policy is affordable and may cover your belongings against certain perils.

Iowa renters insurance coverages

Check out the four standard coverages on nearly all Iowa renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and

electronics.

☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Iowa is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Iowa

In 2017 Iowa was ranked 18th in the country for states with the most breaks-ins. Your renters insurance policy may pay to replace your stolen items, up to your coverage limit and minus your deductible. [Learn more about how renters insurance covers theft.](#)

Is renters insurance required in Indiana?

Although renters insurance isn't required by Indiana law, a landlord or rental agency often will require it. Even if you aren't mandated to purchase renters insurance, it may help protect your belongings from certain perils like theft and fire. It may also pay for you to temporarily stay in a hotel if your apartment or residence is unlivable due to covered loss.

Indiana renters insurance coverages

Check out the four standard coverages on nearly all Indiana renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
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- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Indiana

In 2017, Indiana ranked in the upper half of states with the most breaks-ins. Your renters insurance policy may help pay to replace your stolen belongings, up to your coverage limit and minus your deductible. [Learn more about how renters insurance covers theft.](#)

Discounts on Indiana renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Indiana, such as:

- ☐ Multi-policy

- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How do I switch my driver's license from state to state?

Getting a new license in a new state is a relatively straightforward process. The process varies by state, and there may be additional requirements for drivers under 18. There are a few general steps to follow when switching your license to a new state.

Gather necessary documentation

You'll need to gather a few items, including:

- ☐ Your current drivers license
- ☐ A second form of ID
- ☐ Proof of your new address (e.g., utility bill, bank statement, etc.)
- ☐ Proof of your Social Security number (e.g., Social Security card, W-2, etc.)
- ☐ Payment

Head to your local DMV

If your state allows it, make an appointment before you go so you don't have to wait in line.

Take a vision exam

If you wear glasses or contacts, bring them with you. Some states may require you to pass a vision test, especially if your old license indicates you require glasses to drive.

Trade-in your out-of-state license

The DMV may issue you a temporary license until your permanent one is ready.

Check the mail

If the DMV doesn't issue your permanent license immediately, you will receive it in the mail, usually within a week or two.

What if my license is expired, suspended, or revoked?

Rules for transferring an expired license vary by state. If your license has been expired for a short time, you may still be able to transfer it. If it's been an extended time, you'll need to start from the beginning and pass your driving test again, including the written and practical portions of the exam. You may also need to take a safety course before taking the driving test, depending on the state and your age.

If your license was suspended or revoked in your previous state, you typically won't be able to transfer it to your new state. You will have to wait until it's reinstated before you can get a new license. You'll want to pay attention to your current driver's license expiration date because there is a penalty for driving without a license.

Is renters insurance required in Delaware?

Although renters insurance isn't required by Delaware law, a landlord or rental agency often will require it. Even if you aren't mandated to purchase renters insurance, it may help protect your belongings from certain perils like theft and fire. It may also pay for you to temporarily stay in a hotel if your apartment or residence is unlivable due to covered loss.

Delaware renters insurance coverages

Check out the four standard coverages on nearly all Delaware renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Delaware is always a policy with customized coverage limits. Here are some extra options for when

you need more protection:

☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Delaware

In 2020, Delaware's burglary rate ranked 33rd among states. Personal property coverage on your renters policy may help pay to replace stolen items, up to your policy's limit and minus your deductible.

Discounts on Delaware renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Delaware, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

[See more of our available renters insurance discounts.](#)

What does renters insurance in Delaware cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Delaware, including your location and coverage limits. [Learn more about renters insurance cost factors.](#)

Get a Delaware renters insurance quote

Leather vs. cloth seats: Pros and cons

Pros of leather seats

- ☐ Easier to clean and maintain: They don't absorb messes and spills as readily as cloth, especially if you have properly treated and cared for them. It's easier to wipe up a high-quality leather surface when something happens.
- ☐ Doesn't hold stains and odors: If a stain or odor sets into the fabric, it can be difficult or impossible to remove. Whether leather or cloth seats work better with kids, odors and accidents may favor leather seats.
- ☐ High-quality fabric: For some people, well-made leather seats are worth it for the tactile experience of sitting in the car.
- ☐ Durability: Leather seats generally edge out cloth seats, assuming you perform the proper care and maintenance. If durability is a top concern, you should consider leather seats.

Cons of leather seats

- ☐ Require more maintenance: To keep the leather in good shape, you'll need to clean it regularly and treat it with leather conditioners.
- ☐ Higher cost for maintenance: Regular maintenance costs time and money you won't have to spend on cloth seats, which usually need to be vacuumed and washed.
- ☐ Transmits extreme temperatures: When driving in the winter and summer, you may find that leather seats are uncomfortable or necessitate other potentially expensive options.

Should I get leather or cloth seats?

It depends on your budget, lifestyle, priorities, and what other features you want in a car. Most car brands offer cloth seats in their base trims, and car trim levels offer leather seats as an upgrade. Luxury brands may offer either partial leather or leatherette, a faux leather made of vinyl. Leatherette is sometimes used in base models, while automakers offer real or full leather as an upgrade.

When buying a new car, look at the trim levels and options packages for the car make and model you want. Before opting for leather seats, consider whether you enjoy all the other features included in the trim level. Consider the options package and weigh the package cost against the cost of aftermarket leather seats from a reputable company. Find out

whether insurance covers car seat replacement.

If you're buying a used car, aftermarket leather seats can allow you to widen your search. If your perfect vehicle doesn't have the leather seats you want, an aftermarket parts installation can upgrade your seats. Discover more tips about what to look for when buying a used car.

Optional coverages available for Colorado motorcycle riders

Comprehensive coverage pays to replace or repair your bike if its damaged from an event outside of your control, such as fire, theft, vandalism, and collisions involving wildlife. Collision coverage pays to repair or replace your bike if the damage is from an accident involving another vehicle, or an object such as a fence or guardrail. Medical payments coverage may pay for injuries sustained by you or your passenger.

Uninsured motorist coverage protects you in the event you're hit by a driver who has too little or no insurance and they cause you injuries. Learn more about uninsured motorist coverage for motorcycles.

Other motorcycle coverages available in Colorado

Total loss coverage covers the entire value of new bikes in the event of a total loss. Motorcycles no more than one model year old on a new policy (or two years on a renewal) can be replaced at the cost of a brand-new bike if they're totaled.

Roadside assistance can pay for a tow to the nearest mechanic and can be expanded by purchasing Trip Interruption coverage to cover incidental costs like hotel or transportation if you're away from home when the accident happens.

Carried contents offers coverage for personal effects or other belongings you carry on your bike if they're lost, damaged, or stolen as a result of a covered claim to your motorcycle.

Enhanced injury protection protects you from long-term consequences of a crash with as much as \$250 a week for two years if you're unable to work as a result of injuries sustained during a crash.

Learn more about motorcycle insurance coverages.

How much is motorcycle insurance in Colorado?

Motorcycle insurers take many factors into account when calculating your motorcycle insurance rate, including your age, riding history, coverage limits, and location.

How can I lower my boat insurance rate in Florida?

Discounts vary by state, but you may be able to lower your insurance rate with the following discounts:

- ☐ Original owner: If you're the original owner, you're entitled to a discount on your boat insurance policy.
- ☐ Multi-boat: Earn a discount if you insure more than one watercraft on your Progressive boat policy.
- ☐ Safety course: Complete a Florida-approved safety course and receive a discount.
- ☐ Multi-policy: If you have another policy with Progressive, you can bundle and save on boat insurance.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Florida

Discounts on Connecticut renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Connecticut, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much is renters insurance in Connecticut?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Connecticut, including your location and coverage limits. Learn

more about renters insurance cost factors.

Get a Connecticut renters insurance quote

Does a will supersede a life insurance beneficiary?

A will won't supersede the beneficiaries listed on a life insurance policy. In most cases, the beneficiary listed on the life insurance policy has the right to claim the payout regardless of the instructions in the will. It's also a good idea to name a contingent beneficiary on your insurance policy if your primary beneficiary is unable or unwilling to accept the payout.

Can a will change a life insurance beneficiary?

In most cases, a will can't change a life insurance beneficiary. Typically, the life insurance is paid almost immediately upon the confirmation of death. At the same time, it generally takes more time for a will to make its way through county probate court.

The beneficiary on a life insurance policy can be one person or entity, or it can be several. The same is true for the beneficiary of an estate, as is laid out in the will. While they use the same term, the beneficiary for a life insurance policy and the beneficiary for a will are very different.

There are situations where a will can change a life insurance beneficiary. If your life insurance beneficiaries predecease you, including any contingent beneficiaries, the insurance payout will go to your estate. In that case, the beneficiaries of your will receive the money following the terms of your will. Check with your financial or estate planning advisor if you have questions.

How to get life insurance

What's included in a standard Georgia boat insurance policy from Progressive?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well.

Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets.

An umbrella policy through Progressive can offer extra protection up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat liability coverages.

Fuel spill covers the legally required clean-up costs associated with spilled fuel, no matter how it happened.

Watersports coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for removing your boat from the water in the event it sinks.

Optional Progressive boat coverages

Collision and comprehensive coverages are likely to be required by your lender if you're financing your boat. Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may also be helpful if you tend to store your boat during the long winter months when your boat is not in use. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown coverage can help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

Sign & Glide®: towing assistance† will help if your boat gets stuck on the water with on-water towing, jump starts, fuel delivery†† and more.

See all boat insurance coverages.

Does Progressive insure yachts?

With access to the Atlantic Ocean, Georgia is an attractive location for yachts plying the waterways. If you're a boater in the state of Georgia with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in Georgia?

Georgia has some Atlantic Ocean coastline, but it has far more boating opportunities in rivers and bays, stretching far inland from the coast. Georgia tends to be a medium-cost state when it comes to boat insurance rates. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

What does renters insurance in Indiana cost?

You can buy Indiana renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Indiana, including your location and coverage limits. Learn more about renters insurance cost factors.

Get an Indiana renters insurance quote

Advantages of whole life vs. IUL

Premium and fees

Whole life insurance provides the stability of a fixed premium, and it's generally more affordable than indexed universal life insurance. On the other hand, IUL offers the flexibility of adjusting your premium and even skipping payments as your cash value amount allows. But it also comes with additional fees that could vary vastly from payment to payment due to the complex nature of the policy's structure and cash value.

Value growth

Whole life insurance cash value grows at a guaranteed fixed rate. It's main benefit to the policyholder is the ability to take out a life insurance loan if needed. IUL value has a minimum guaranteed interest rate. However, the policy ties the rest to the performance of a set grouping of stocks like the S&P 500 or NASDAQ. This makes IUL value growth riskier and also potentially more rewarding, depending on market performance. Additionally, IUL cash value may eventually grow enough to result in a no-cost policy – that's when the

built-up value can pay for all your premiums.

Death benefit

With a whole life policy, your death benefit is fixed (as long as you don't have a loan on the policy when you pass away). Suppose your whole life cash value amount grows to equal the policy's death benefit when you reach a certain age (usually 100-120). Then, the insurer will pay out the face amount directly to you and terminate your policy.

Contrastingly, with IUL policies, your death benefit can increase as your cash value grows, leading to a potentially higher payout for your beneficiaries.

What does Missouri renters insurance cost?

You can buy Missouri renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Missouri, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Missouri renters insurance quote

Discounts on Missouri renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Missouri, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Is renters insurance required in Montana?

Although renters insurance isn't required by Montana law, a landlord or rental agency often will require it. Even if you aren't mandated to purchase renters insurance, it may help protect your belongings from certain perils like theft and fire. It may also pay for you to temporarily stay in a hotel if your apartment or residence is unlivable due to covered loss.

Montana renters insurance coverages

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Montana is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Montana

Montana's widely varied geography creates a huge range of severe weather possibilities across the state. Montana renters insurance may cover damage to your belongings from severe weather, such as windstorms and hail.

What factors affect condo insurance cost?

Location, value of your unit, claims history and coverage selection are factors that may influence the cost of condo insurance.

Location

Location is important because it plays a big role in determining what kinds of perils and hazards your home may face. For example, coastal areas with frequent hurricane exposure or neighborhoods with high burglary rates may face higher premiums than areas without those perils. Areas with better access to emergency services like a fire department may cost less to insure since they're in better proximity to receive assistance quickly in an emergency.

Value of your unit and belongings

The more valuable your home and the more high-value belongings you insure, the higher your condo insurance premium may be.

Claims history

If you've made multiple property insurance claims, you may be more likely to pay a higher rate for condo insurance. Conversely, depending on your state or insurer's time frame, your insurer may lower your rate at renewal if you've gone a certain number of years without making a claim.

Coverage selection and limits

The optional condo insurance coverages you select and the limits on each coverage will impact your policy's price. More coverage will increase the cost of condo insurance.

Discounts on Montana renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Montana, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Discounts on Nevada renters insurance

Progressive offers several discounts to help lower the cost of renters insurance in Nevada, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much does Nevada renters insurance cost?

You can buy renters insurance for less than \$1/day,* but policy prices vary based on a lot of factors, including your location and coverage limits. Learn more about what affects the cost of renters insurance.

Get a Nevada renters insurance quote

What features do the best trucks for snow have?

Many modern trucks come with the same features outlined above. However, trucks also have a few other characteristics that make them suitable for driving in winter weather:

- ☐ Heavy body: Lighter-weight vehicles are more prone to slipping and sliding on snow-covered and icy surfaces. A truck's heavier body makes them more stable.
- ☐ Larger wheels: A truck's wheels cover a larger surface area, offering better traction and more stability than smaller wheels, making you less likely to get stuck in the snow.
- ☐ High ground clearance: Trucks sit high off the ground, making them easier to drive over snow and ice-covered roads. You don't have to worry about scraping the undercarriage on accumulated snow or ice with a higher clearance.

If you opt for a truck over an SUV, sedan, or minivan, ensure the weight is evenly distributed throughout the vehicle. Having too much in the passenger area or truck bed can lead to vehicle instability that can cause damage or an accident in snow or ice. Learn more about the difference between a truck vs. suv.

What's included in a standard Progressive Florida boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well. Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets.

A Progressive umbrella policy can offer extra protection up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat liability coverages.

Fuel spill covers the legally required clean-up costs associated with spilled fuel, no matter how it happened.

Watersports coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for removing your boat from the water in the event it sinks.

Optional Progressive boat coverages

Collision and comprehensive coverages are likely to be required by your lender if you're financing your boat. Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may also be helpful if you tend to store your boat during the months when your boat is not in use. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown coverage can help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

Sign & Glide® towing assistance† will help if your boat is stuck on the water with on-water towing, jump starts, fuel delivery†† and more.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With access to the Atlantic Ocean, Florida is an attractive location for yachts plying the waterways. If you're a boater in the state of Florida with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in Florida?

Florida tends to be a higher-cost state when it comes to boat insurance rates. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

Is renters insurance required in Missouri?

Renters insurance isn't required by Missouri law, but your landlord or building management company may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It may also pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt due to a covered loss.

Missouri renters insurance coverages

Check out the four standard coverages on nearly all Missouri renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Missouri is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Missouri

In 2020, Missouri ranked 14th in the country for burglary rate per 100,000 inhabitants. If your belongings are stolen, renters insurance may pay to replace those items, up to your coverage limits and minus your deductible. [Learn more about how renters insurance covers theft.](#)

What does renters insurance cost in Montana?

You can buy renters insurance for less than \$1/day.* Many factors affect the cost of renters insurance in Montana, including your location and coverage limits. [Learn more about renters insurance cost factors.](#)

Get a Montana renters insurance quote

Is renters insurance required in Nevada?

Renters insurance isn't required by law in Nevada, but many landlords require it as part of the rental agreement. Whether your landlord or rental office requires it or not, renters insurance is typically affordable and may protect your personal items against damage from certain perils.

Nevada renters insurance coverages

Check out the four standard coverages on nearly all Nevada renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Nevada is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Nevada

In 2018, Nevada ranked eighth in the nation for number of break-ins. Renters insurance in Nevada may pay to replace stolen items, up to your coverage limits and minus your deductible. See more about how renters insurance covers theft.

Discounts on New York renters insurance

Progressive offers several discounts to help lower the cost of renters policies in New York,

such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secure/gated community

See more of our available renters insurance discounts.

Is renters insurance required in New York?

Renters insurance isn't required by New York law, but your landlord or building management company may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It may also pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt due to a covered loss.

New York renters insurance coverages

Check out the four standard coverages on nearly all New York renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in New York is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your

renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in New York

Primary concerns for renters in New York may vary considerably from one area of the state to another. Your renters insurance policy may cover your personal belongings if they are damaged or lost from vandalism, theft, windstorms, or fire, up to your coverage limits and minus your deductible.

How much is renters insurance in New York?

You can buy renters insurance for less than \$1/day.* Many components affect your rate for renters insurance in New York, including your location and coverage limits. [Learn more about renters insurance cost factors.](#)

Get a New York renters insurance quote

Is renters insurance required in New Hampshire?

New Hampshire law doesn't require renters insurance. However, your landlord or rental office might require a renters insurance policy before they hand you the keys. Even if you aren't required to have one, a renters insurance policy can protect your belongings against covered perils like fire and theft.

New Hampshire renters insurance coverages

Check out the four standard coverages on nearly all New Hampshire renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in New Hampshire is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in New Hampshire

New Hampshire can be hit by hurricanes, especially along the coast. Your renters insurance policy may pay to repair or replace your personal items damaged or destroyed by a windstorm.

Discounts on New Hampshire renters insurance

Progressive offers several discounts to help lower the cost of renters policies in New Hampshire, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full

- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much does renters insurance cost in New Hampshire?

You can buy renters insurance for less than \$1/day.* Many factors affect the cost of renters insurance in New Hampshire, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a New Hampshire renters insurance quote

Is renters insurance required in New Mexico?

Renters insurance isn't required by New Mexico law, but your landlord or building management company may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It may also pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt due to a covered loss.

New Mexico renters insurance coverages

Check out the four standard coverages on nearly all New Mexico renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in New

Mexico is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in New Mexico

New Mexico is a leading state for vehicle theft. Renters insurance may cover your personal belongings in a stolen vehicle, up to your policy's limits and minus your deductible.

Discounts on New Mexico renters insurance

Progressive offers several discounts to help lower the cost of renters policies in New Mexico, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does cell phone insurance cover?

Depending on your plan, cell phone insurance typically covers damage caused by accidents and theft, up to a selected limit or the replacement cost of your phone. Although coverage plans vary by carrier, here's what a cell phone insurance plan from Progressive Phone and Electronic Device Insurance by Worth Ave. Group covers, regardless of your phone's age, make, model, or if it's new, used, or refurbished:

- ☐ Liquid damage

- ☐ Theft and vandalism
- ☐ Drops and accidental damage
- ☐ Breaks and cracked screens
- ☐ Fire, flood, and natural disasters
- ☐ Power surges from lightning

Worth Ave. allows for unlimited claims throughout your term, though a deductible will apply. See how Progressive Phone and Electronic Device Insurance by Worth Ave. compares to other cell phone insurance plans.

What is the best family boat for you?

There are many options, but you can usually narrow your search for the best family boats by thinking about location, family size, activities on your boat and boating experience.

Location

Where you live will determine the type of water you can access and how far you must travel to get there. If you live close and have a way to access the water, you may be able to keep a boat at home and tow it to the water when you want to use it, depending on the size. If you like the idea of a big boat you can sleep on, you may need to find a marina where you can keep it no matter how close you live.

Beyond transport and storage, consider the type of water you'll be boating on. If you want to boat on the ocean, you might look for something bigger, with a deeper draft than freshwater. For those trips to the lake, you might be looking for the best family lake boat. If you mostly have access to shallow water for boating, you might consider a flat-bottomed boat designed with shallows in mind so that you don't run aground.

Family size

A bigger family means a bigger boat. Perhaps you plan to be out with one child fishing more often than with the entire family. Even if that's the case, the best family boats are typically big enough to accommodate the whole family comfortably. If everyone decides to come, you want the experience to be fun – not cramped.

Activities

Are you looking for a boat for water sports like waterskiing and wakeboarding? Or do you

want to bond by learning to sail with your family as a crew? The best family boat depends on your family's interests. If you're interested in taking weekend trips, you'll need a bigger boat with space to sleep and ample storage. You might want to consider amenities like kitchen facilities or entertainment options, too.

Boating experience

If you're looking for your first boat, consider looking for something simple unless you have a history of driving a boat and enough knowledge to handle a more complicated vessel. The more technical features your boat has, the more you have to keep track of and spend on maintenance.

What styles of boats make the best family boats?

Once you know what kind of boating experience you're looking for, you can narrow in on the right style of boat.

Pontoon boat

A common choice for families looking to spend a relaxing time on the water without taking long trips. They're wide, flat, and stable, so they can serve as a floating patio for less aquatic family members while providing a platform for swimming and fishing. Depending on the motor's power, size and design, pontoon boats can also be used for water sports. They can also be taken into the sea and other wave-prone waters. Their stability and safety also make them great for families with younger children.

Cabin cruiser or walkaround

If you're looking for a boat you can sleep on during a weekend trip (or longer), you should start your search with cabin cruisers or walkarounds. These boats offer more room and an enclosed space where you can sleep. Of the two, cabin cruisers are better suited to long trips because they are larger and more like mobile homes on the water.

Jetboat or bowrider

If you're looking to do water sports and ride on the water, a jet boat or bowrider (also referred to as a runabout) might be a better fit. They're smaller and don't provide the same "floating patio" experience as a pontoon boat. However, jetboats offer higher speeds than

other options. Jetboats provide a bonus for safety-minded parents: there's no propeller.

Jon boat or skiff

Families looking for the best family fishing boat – especially in shallow water or smaller spaces – might consider a Jon boat, skiff, or a smaller pontoon boat. Their shallow draft makes them a poor fit for saltwater or choppy environments, but they're approachable, easy to use, and provide a good, flat space to stand or sit with your pole.

Other considerations when shopping for family boats

Budget, transportation, storage, and insurance are all things to consider. If you choose not to store the boat at a marina, you'll need a boat trailer to get it to the water and a safe place to store it. If you go the marina route, be prepared to pay a fee to keep it there.

Boat insurance isn't required everywhere, but you may want to consider it as a way to protect yourself, your passengers, and your boat. Depending on your boat insurance coverages, it can protect you not only against accidents on the water but against injuries sustained by you and your guests, and even protect the property and pets you bring with you.

Budget considerations should also include the cost of upkeep, fuel, and repairs. Think about how much you can afford to spend. The best family boat is one that provides family fun without financial stress.

What does Oklahoma renters insurance cost?

You can buy Oklahoma renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Oklahoma, including your location and coverage limits. Learn more about renters insurance cost factors.

Get an Oklahoma renters insurance quote

Discounts on Oklahoma renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Oklahoma,

such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies.

Some of the most common discounts include:

- ☐ Alarm system
- ☐ Multi-policy
- ☐ Quote in advance
- ☐ New purchase

See more about the home insurance discounts we offer.

How much is homeowners insurance in Connecticut?

Your cost for Connecticut homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you own in Connecticut?

If you own a rental property in Connecticut, get the right type of insurance policy to protect it. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Connecticut

Get a homeowners insurance quote for your Connecticut home

Why is drowsy driving dangerous?

People who drive drowsy may experience microsleeps, which are short periods when they doze off for just a few seconds. It happens so quickly that you may not even realize it, but a few seconds is long enough to run off the road or into another vehicle or object along the road. Even if you don't experience microsleeps while driving, people who aren't well-rested are less aware of their surroundings, have slower reaction times, and are more likely to make poor decisions – all of which increase your risk of an accident.

According to The National Sleep Foundation, driving while drowsy kills more than 6,400 people in the United States annually. According to AAA, driving while drowsy is a factor in nearly 10% of all crashes. Accidents can also increase your insurance rate, and if you have too many accidents or other violations, your insurer may discontinue your coverage. Learn more about how accidents impact insurance.

Signs you're driving tired

Many people are so used to being sleep-deprived that they may not even realize they're tired. But driving when you haven't gotten enough sleep can have devastating consequences for you and those around you. Look for these signs that indicate it's probably time to pull over and take a break from driving:

- ☐ You find yourself yawning frequently.
- ☐ Your eyelids feel heavy, and you have difficulty keeping your eyes open.
- ☐ You're having trouble focusing on the road and your surroundings.
- ☐ You notice you're drifting into another lane or onto the shoulder of the road.
- ☐ You don't remember driving the last couple of miles.

Drowsy driving prevention tips

Get enough sleep

According to the Centers for Disease Control (CDC), more than a third of American adults don't get the recommended sleep they need. The CDC recommends that all adults get at least seven hours of sleep per night.

Check your medication

Check any medications you are taking as some medicines can cause drowsiness. Don't get

behind the wheel after taking one.

Beware of medical conditions

Sleep disorders and other diseases can lead to fatigue. If you have been diagnosed with a medical condition, it's important to know how it may affect your driving ability.

Avoid drinking alcohol

Avoid any alcohol usage when driving. Alcohol causes sleepiness, and it's illegal to drink and drive. Don't drink if you plan to drive.

Drink caffeine

Drinking coffee or a caffeinated beverage can help you avoid drowsy driving. The caffeine boost you get from a cup of coffee can help you stay alert behind the wheel.

Take a break from driving

Long stretches of uninterrupted driving can cause fatigue. Stop every couple of hours to stretch your legs and move your body to help you stay alert. If possible, take turns driving with someone else.

Avoid driving late at night

Avoid driving between midnight and 6:00 a.m. According to the National Highway Traffic Safety Administration (NHTSA), this is when the most drowsy-driving crashes occur.

Stay hydrated

Dehydration can cause various symptoms, including fatigue. According to The Cleveland Clinic, losing of as little as 1.5% of your body's water can lead to symptoms. Make sure you drink plenty of water. If you're too tired to drive, don't. Pull over somewhere safe where you can get some sleep before getting back on the road.

How does Virginia motorcycle insurance work?

As a Virginia motorcyclist, you must carry Bodily Injury/Property Damage liability coverage

that helps pay for damages or injuries you may cause to others. This coverage does not pay for any damages you sustain, no matter the cause. The required minimum coverage is:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

Virginia also requires you to carry *Uninsured/Underinsured Bodily Injury coverage (UMUIM BI)*. This coverage helps pay the difference when another driver injures you or your passenger but doesn't have enough insurance to cover your medical bills. Virginia's minimum *UMUIM coverage is \$25,000 per person and \$50,000 per accident. With liability and UMUIM insurance, you can choose to have limits higher than those mandated by law. Having higher limits means better protection for you if something happens.*

Learn more about uninsured motorist coverage for motorcycles.

Benefits of tinted house windows

A common benefit of home window tint is reduced energy costs. By blocking out or reflecting solar energy, they can keep your house cooler in the summer months and reduce the amount you spend on air conditioning. They can also lower long-term maintenance costs in the house by reducing the entry of UV light, which can cause fading and other damage to walls, rugs, and furniture.

Depending on your aesthetic and budget, home window tint can add curb appeal with frosted or stained-glass effects without the cost of replacing the glass. That can be a good way to set a property apart if you're getting ready to sell your house or rent out your house.

Types of home window tint

Most home window tints are applied as thin films, but different types provide different benefits.

Reduce sunlight and UV rays

Solar films filter out UV light rays – up to 99% depending on the product. The Solar Heat Gain Coefficient (SHGC) is a rating that indicates how much heat energy they block from sunlight.

Increase privacy

A mirrored or darkened tint can obscure the view from the outside. A pattern or design (like a frosted glass look) can increase privacy without decreasing the sunlight that enters the home.

Provide safety

Safety films are typically thicker and made of polyester. Some have a metalized surface. These films make the glass more resistant to breaking or cracking and improve security against severe weather or attempted burglary.

Is tinting house windows worth it?

The cost-benefit calculation for home window tinting may depend on where you live. If you don't have a yard and your ground-level windows face the street, privacy home window tint may have more value than if your home is set back from the street. If you live in a very hot or sunny area, solar window tints may provide more energy savings than if you live somewhere cooler.

If you're an experienced DIYer, you can install some tints yourself. Home window tint installation doesn't require special tools, but you'll need to be precise, or you'll end up with gaps, bubbles, and other obvious mistakes. Also, the least expensive films may be less effective or shorter-lived than pricier films.

Home window tint and homeowners insurance

Home window tinting won't change your homeowners insurance coverage and may not affect your rate. However, suppose you're worried about investing in the cost of home window tint only to have to re-do the work after an accident or severe weather incident. Homeowners insurance may pay for replacement of tinted windows, in the event of a covered loss, depending on your policy details and coverage limits. Ask your insurer if window tint may be included in the replacement of your windows from a covered loss.

Learn more about how homeowners insurance may cover window replacements.

How to get Virginia motorcycle insurance

What is covered by personal property coverage?

Contents insurance may cover your belongings if they're destroyed or damaged by named perils covered under your insurance policy. Some carriers even offer an endorsement that changes the coverage for personal property from named peril to open peril or all risk. This means there would be coverage for a loss unless the policy specifically excludes it. See how much home insurance coverage you may need by using our home insurance calculator.

What isn't covered?

Your personal property typically won't be covered if flood water is what damaged it. You'll likely need to purchase a separate flood insurance policy to cover your personal belongings.

What are examples of personal property?

- ☐ Clothing
- ☐ Furniture
- ☐ Electronics
- ☐ Tools
- ☐ Decorations
- ☐ Jewelry
- ☐ Art and collectibles
- ☐ Bicycles
- ☐ Musical instruments

What are examples of personal property with sub-limits?

Keep in mind that insurers typically set limits on certain categories of personal property. These are called "sub-limits." For example, you might have \$100,000 in total personal property coverage but may only be eligible for a smaller set amount for a specific item or category of items.

Below are some examples of personal property that may have a sub-limit. Note that the sub-limits for these items may vary among insurance companies or even by state or

products.

- ☐ Cash and gold
- ☐ Silverware
- ☐ Furs and precious/semi-precious stones
- ☐ Property used primarily for business
- ☐ Watercraft and trailers
- ☐ Firearms

What is scheduled personal property for insurance?

You can "schedule an item or items," also known as adding an "insurance rider" to your policy. That simply means you're adding a specific item or items to your policy. You may want to schedule an item or items if the value exceeds your personal property insurance policy's sub-limits. Scheduling items will likely raise your premium, but it may help ensure you're adequately covered. Depending on the value of each item, the insurance company may ask you to provide an appraisal and a clear photo of the item you are scheduling.

For example, your insurance company may only pay up to the \$1,500 (for an HO3 insurance policy) sub-limit on your policy if your \$15,000 engagement ring is stolen. You may want to check with your insurer to discuss scheduling your ring, so you're protected for the entire \$15,000 value. Learn more about the different homeowners insurance policy types.

Is renters insurance required in \x3C!--StartFragment-->Connecticut \x3C!--EndFragment-->?

Renters insurance isn't required by Connecticut law, but your landlord or building management company may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It may also pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt due to a covered loss.

Connecticut renters insurance coverages

Check out the four standard coverages on nearly all Connecticut renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Connecticut is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Connecticut

Hurricane season has the potential to bring weather-related damage to Connecticut. Your renters insurance policy's personal property coverage may pay to repair or replace items damaged by a windstorm, up to your coverage limits and minus your deductible.

How does South Carolina motorcycle insurance work?

In South Carolina, motorcycle insurance is treated the same way as other kinds of motor vehicle insurance. You'll need to meet the same minimum coverage limits for your bike as you would for a car. The first kind of coverage, liability, covers both bodily injury and property damage you cause – it's often abbreviated as "BI/PD." The minimum coverage limits required by law are:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

South Carolina also requires you to carry uninsured motorist coverage. There's another related kind of protection called uninsured/underinsured motorist coverage. Uninsured motorist coverage protects you if a driver who has no insurance causes your accident. Underinsured motorist coverage can cover the difference (up to your policy limits) when a motorist's insurance isn't sufficient to cover the damage or injury they caused you. In South Carolina, insurers are required by law to offer this coverage, but you aren't obligated by law to buy it.

You're required to have protection for both bodily injury and property damage that meets similar minimum coverages to the required liability coverages:

- ☐ UMBI: \$25,000 per person, \$50,000 per accident
- ☐ UMPD: \$25,000 with a \$200 deductible

You can always purchase more than these minimum coverage limits. Higher limits often result in higher monthly premiums, but many motorcyclists choose higher limits anyway for the increased protection. Learn more about uninsured motorist coverage for motorcycles.

How to get motorcycle insurance in South Carolina

How you're covered

Montana doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another

person's injuries or damage to their property.

- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Montana

In the summertime, wildfires can be prevalent in Montana. In the wintertime, that danger shifts to snowfall, along with related issues caused by cold weather, including frozen pipes. Your home insurance policy may cover damage to your home's structure and belongings caused by covered perils, up to your policy's limits (minus your deductible).

Learn more about how home insurance may cover storm damage.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

What does RV liability insurance cover?

RV liability insurance pays for damages you cause to others and protects you against financial loss when you're at fault for an accident when driving your motorhome. In general, RV liability insurance covers two main kinds of damage: Bodily Injury and Property Damage (BI/PD).

Bodily Injury liability pays for medical expenses incurred by other drivers or pedestrians

that result from an accident you cause. Property Damage liability covers damage to objects, vehicles, and other personal property – for example, if you lose control of your RV and hit a parked car or a fence.

Your policy lists the limits that define the maximum amount of damage the policy will cover. For instance, a policy that lists limits of 20/40/20 will cover up to \$20,000 of Bodily Injury per person, \$40,000 of total Bodily Injury per accident, and up to \$20,000 of Property Damage per accident.

Do I need RV liability insurance on an old RV?

If your RV has a motor and is self-powered, most states will require you to carry liability insurance regardless of the vehicle's age. Also, many loan agreements require you to carry insurance, so if you have a loan, even for an older or secondhand RV, you'll likely need at least liability coverage, but some lenders may require additional RV insurance coverages.

RV liability insurance vs. Vacation liability RV insurance

RV liability insurance

RV liability insurance is the standard, often-required coverage that pays for damages you cause to others if you're involved in an accident while driving the motorhome.

Vacation liability RV insurance

Vacation liability RV insurance is a form of personal liability coverage that pays for damages if someone hurts themselves in or near your parked RV while you're on vacation. Unlike standard RV liability insurance, this protection is available for incidents while the vehicle is parked.

Do I need RV liability insurance if I live in my RV full-time?

Often referred to as a “full-time RV insurance policy” you’ll need additional coverage in addition to an RV liability policy if you live in your RV for more than six months of the year. Think of this coverage as your traditional homeowners policy. It covers medical costs associated with guests that may injure themselves in and around your RV and any damage your RV inflicts on the grounds where it’s parked.

Is RV liability insurance worth it?

Typically, yes. Most states require liability insurance to legally drive if you have a motorhome (Class A, Class B, or Class C). Trailer-type RVs like toy-haulers, travel trailers, or pop-ups don't require a policy because the towing vehicle's liability coverage includes trailers.

When shopping for RV insurance, start by checking the RV insurance requirements in your state to help figure out what kind and how much coverage is right for you.

What are car GPS trackers?

What are the benefits of GPS vehicle tracking systems?

Vehicle tracking systems can protect you, your loved ones, and your car. Knowing your vehicle's location using GPS has several potential advantages. Location data can help emergency responders locate you faster following a crash. If your car is stolen, or your car gets towed, GPS could aid in recovering it.

Parents or guardians can use GPS tracking to monitor their teenage child's driving for safety. You can identify risky behavior and encourage responsible driving with real-time trip data, including speed and location. Some GPS systems also send alerts. Learn more about teen driving monitoring apps.

GPS tracking in a personal vehicle might also protect elderly family members. There's a good chance that a loved one will still try to drive after a dementia diagnosis. Keeping tabs on your car could prevent unexpected trips.

Can I get insurance discounts for sharing my driving data?

You might be able to get an insurance discount for GPS tracking. With your permission many major auto insurance companies offer tracking programs. The GPS devices collect data including speed, trip distance, and other factors such as hard braking, hard acceleration, and fast cornering. Depending on how you drive, you could be eligible for car insurance discounts on your auto insurance premium.

What's the cost of a car GPS tracker?

According to Edmunds, GPS car tracking costs several hundred dollars. For new higher-end vehicles, GPS tracking usually comes with other dashboard technologies in a pre-installed package that can cost several thousand dollars. However, most aftermarket products fall into the \$50 to \$200 range.

How much is snowmobile insurance?

The cost of snowmobile insurance is based on factors such as how much the sled is worth and the coverage level. An expensive snowmobile costs more to replace. Likewise, more extensive coverage can command a higher premium.

What does snowmobile insurance cover?

Comprehensive and collision coverage

Minimum snowmobile insurance usually provides liability coverage for an accident involving one or more people and property damage from an accident. Comprehensive coverage may cover non-collision losses, including theft, vandalism, fire, a falling object, flooding, hail, and other weather events. In addition, comprehensive usually extends to scenarios such as contact with an animal and breaking through the ice into water.

Collision coverage may cover snowmobile damage or loss due to a rollover or collision with another vehicle or an object. Additional items such as safety gear, apparel, and other items carried on the snowmobile may not be covered, so it is important to review your specific policy and understand what is included.

Other snowmobile insurance coverages

Additional snowmobile coverage types include:

- ☐ Personal injury protection
- ☐ Medical payments coverage
- ☐ Uninsured motorist coverage
- ☐ Trailer and coverage for custom parts and accessories

If you want to purchase snowmobile insurance in the United States and plan to use the sled within Canada, check with your insurance provider to ensure your coverage extends to other parts of North America.

Do you need snowmobile insurance?

Some states require minimum liability insurance to operate a snowmobile. Some parks that allow snowmobiles also require you to have insurance. Minimum liability can cover injuries and property damage you cause to others if you're ever in a snowmobile accident.

No matter how experienced you are at operating a snowmobile, the activity comes with risks: accidents, injuries, damage to other vehicles and properties, theft, vandalism, and extreme weather. There's also a chance your snowmobile could break through solid ice and sink into the water below. Snowmobile insurance may help protect your sled in case of these risks.

How to insure your snowmobile with Progressive

How much is homeowners insurance in Montana?

Your cost for Montana homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you own in Montana?

If you own a rental property in Montana, get the right type of insurance policy to protect it. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fun facts about homes in Montana

How you're covered

Kentucky doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will

include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Kentucky

News outlets recently dubbed Kentucky the new "Tornado Alley," citing the increased number of twisters the state has seen in recent years. Your homeowners insurance policy may help cover the cost of repairs to your home and property from damaging winds, up to your policy's limits, minus your deductible. Learn more about how home insurance may cover storm damage.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm system
- ☐ Multi-policy
- ☐ Quote in advance
- ☐ New purchase

See more of our available home insurance discounts.

How much is homeowners insurance in Kentucky?

Your cost for Kentucky homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you own in Kentucky?

If you own a rental property in Kentucky, get the right type of insurance policy to protect it. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Kentucky

Get a homeowners insurance quote for your Kentucky home

What's included in a Progressive motorcycle insurance policy in Virginia?

Progressive is as committed to protecting your motorcycle as you are. Our policies with physical damage coverage always restore your bike to its condition before the accident. We cover parts at full replacement cost – not at their depreciated value – and we always use the same parts. That means we'll repair with OEM parts if your bike uses original equipment manufacturer parts, and we'll use custom parts if your bike has them.

We also protect upgrades, customizations, and add-ons with our accessories coverage. Policies with collision or comprehensive coverage automatically include \$3,000 of protection for accessories. You can increase it by as much as \$30,000 to ensure your ride is protected no matter how much you've modified it.

Comprehensive and collision coverage

Though not required by law in Virginia, comprehensive and collision coverages are usually required by lenders. If you own your bike outright, you may still want these coverages for their added protection. Comprehensive coverage protects against damage from forces beyond your control, like fire, vandalism, extreme weather, and wildlife-related incidents. Collision coverage pays for damage to your motorcycle that results from most collisions – whether with another driver or an object like a tree or parked car.

Other motorcycle coverages available in Virginia

In addition to the required and basic coverages listed above, there are many motorcycle insurance coverages to choose from for more protection:

Medical payments can pay for injuries that either you or your passenger sustain, regardless of fault.

Total loss coverage pays the full replacement cost of a new motorcycle without depreciation (minus deductible) in the case of a total loss, if the bike is no more than one model year old on a new policy or two years old on a renewal.

Roadside assistance covers the cost of towing your bike to the nearest mechanic while trip interruption protection can cover costs like hotel or transportation if you're away from home.

Carried contents and personal belongings protects any personal effects you're carrying when a covered loss occurs, including theft.

Enhanced injury protection pays up to \$250 a week for as long as two years if you're injured and unable to work due to a covered accident.

See all motorcycle insurance coverages.

How much is motorcycle insurance in Virginia?

Many factors influence the price you pay for insurance, including your location, age, claims history, bike model, and the coverages and limits you choose. Based on Progressive's pricing, Virginia is one of the more expensive states for motorcycle insurance, and premiums tend to be higher than the national average.

Learn more about the average cost of motorcycle insurance in Virginia and how motorcycle insurance costs are calculated.

Where to find cheap motorcycle insurance in Virginia

When shopping for the best motorcycle insurance in Virginia, tailoring your policy's limits

and deductibles is a great starting point to manage cost. Progressive's fully customizable policies are one of the reasons we're the most popular motorcycle insurance in the country, protecting almost one-third of insured riders. Once you've found the right policy for you, you can save even more with our many motorcycle insurance discounts, including:

- ☐ Multi-policy
- ☐ Motorcycle endorsement
- ☐ Association member
- ☐ Safety course discount
- ☐ Responsible driver

See all motorcycle insurance discounts.

How you're covered

Connecticut doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Connecticut

Severe weather can be an issue in any northern, coastal state. If your roof is damaged by a severe ice storm or a windstorm destroys your garage, your home insurance policy may cover damage, up to your policy's limits (minus your deductible).

Discover how home insurance may cover storm damage.

How much does New Mexico renters insurance cost?

You can buy New Mexico renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in New Mexico, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a New Mexico renters insurance quote

Is renters insurance required in Tennessee?

Tennessee law doesn't require renters insurance. However, your landlord or rental office might require a renters insurance policy before they hand you the keys. Even if you aren't required to have one, a renters insurance policy can protect your belongings against covered perils like fire and theft.

Tennessee renters insurance coverages

Check out the four standard coverages on nearly all Tennessee renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Tennessee is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Tennessee

Although it's outside of what's traditionally known as Tornado Alley, Tennessee may still suffer damaging windstorms. Your Tennessee renters insurance policy may pay for damaged personal belongings from storm damage caused by certain types of severe weather, up to your policy's limits. [Learn more about how home insurance may cover storm damage.](#)

What's included in Progressive motorcycle insurance in South Carolina?

When we repair your bike after an accident, we want to make sure everything's just like it was before. That's why our physical damage coverage pays for replacement parts at their full value - no depreciation included - so your bike will be in its pre-accident condition or better. We also promise to use the same kind of parts that you had before the accident. Bikes with gear from the original equipment manufacturer are always repaired with OEM parts.

Our commitment to restoring your bike to its pre-accident condition also extends to any upgrades or modifications you've made. Our accessories coverage is automatically included with comprehensive and collision and pays for customizations or equipment you've added. It starts at \$3,000 but can be increased to as much as \$30,000 of protection to restore even the most unique bikes.

Comprehensive and collision coverage

South Carolina doesn't require comprehensive and collision coverages, but many riders choose to add them. These optional coverages are popular because they protect your bike from many common kinds of damage. Comprehensive coverage covers damage from forces beyond your control like theft, vandalism, natural disasters, and collisions with wildlife. Collision coverage covers you in most kinds of collisions, no matter who was at fault. It can protect you even if there's no other driver involved – for instance hitting a tree or road sign – as long as the damage is the result of a collision.

If you own your bike outright, the choice about collision and comprehensive coverages is totally up to you. If you're still paying for the motorcycle, though, you should check the terms of your loan agreement. These coverages may not be legally required in South Carolina, but many lenders require them until the loan is paid off.

Other motorcycle coverages available in South Carolina

There are lots of other ways to expand the protection your policy offers. Other optional motorcycle insurance coverages include:

Medical payments covers the cost of medical bills for both you and your passenger if you're injured while riding. Motorcycle customers might want this coverage because motorcycle injuries are often severe and paying for them out of pocket can be costly.

Total loss coverage is available for bikes no more than one model year old on a new policy or two model years on renewal. It can pay for the entire value of your bike in the event of a total loss, protecting it against depreciation.

Roadside assistance can pay for a tow to the nearest mechanic. You can expand this coverage with trip interruption protection to cover incidental costs like hotel or transportation if you're away from home when the accident happens.

Carried contents offers coverage for personal effects or other belongings you carry on your bike if they're lost, damaged, or stolen.

Enhanced injury protection can pay as much as \$250 a week for up to two years if you suffer an injury in a covered accident that prevents you from working.

See all motorcycle insurance coverages.

How much is motorcycle insurance in South Carolina?

Insurance prices are based on many factors, like your age, your location, your riding habits, the bike you have, and the coverages, limits, and other details of the policy you choose. Based on Progressive's pricing, South Carolina is one of the more expensive states for motorcycle insurance, so customers in South Carolina can expect to pay a bit more than the national average.

Learn more about how motorcycle insurance rates are calculated.

Where to find cheap motorcycle insurance in South Carolina

The best motorcycle insurance in South Carolina isn't necessarily the most expensive. A good policy balances coverage that gives you peace of mind with a price you can afford. Our customizable policies allow you to tweak coverages, limits, and deductibles until you get something that works for you. You can save even more with motorcycle insurance discounts like these:

- ☐ Multi-vehicle
- ☐ Pay on time
- ☐ Switch and save
- ☐ Safety course
- ☐ Association member

See all motorcycle insurance discounts.

What's the difference between a salvage title and a salvage certificate?

Generally, a "salvage certificate of title" is the same thing as a salvage title. Both indicate that your car is not roadworthy and must be restored and inspected before it can be registered and driven. A salvage certificate of title is different from a "non-repairable vehicle" or "parts-only certificate" that some states issue. Vehicles with a non-repairable certificate cannot be legally restored and operated.

Some people use the term salvage title to refer to a rebuilt title, or rebuilt salvage title – meaning a salvage vehicle that has been sufficiently repaired to pass inspection and become roadworthy again. Be clear about what you're getting if you look for a car with a salvage title.

Can you insure a salvage title car?

If you want to insure a vehicle that's been declared a total loss, you'll first need to make sure it has a rebuilt title status. If your insurance company accepts rebuilt title vehicles, you may have limited coverage options beyond auto liability coverage. Learn more about getting insurance on a salvage title car.

How to get a rebuilt title

Discounts on Tennessee renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Tennessee, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does Tennessee renters insurance cost?

You can buy Tennessee renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Tennessee, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Tennessee renters insurance quote

Is there a deductible for uninsured motorist property damage coverage?

Not always, and the coverage itself isn't available in every state. Some states require drivers to carry it, or at least require insurance companies to offer it and give drivers the

choice to decline it. A few states don't allow UMPD coverage to apply to hit-and-run accidents. In those states, you need collision coverage in order to protect against damage to your vehicle from a hit-and-run motorist.

Other states let the auto insurance companies decide whether they want to offer UMPD coverage, and by extension, what deductibles (if any) are available.

How much is the deductible for UMPD?

The amount of your UMPD deductible will vary based on your state. It usually falls in between \$100-\$1,000. Note that some states may have a separate deductible for hit-and-run claims. You may not have the option to choose your deductible amount for UMPD coverage.

Learn more about car insurance requirements by state.

What is the difference between UMPD deductible vs. collision deductible?

If you carry auto collision coverage, which can also pay for damage to your vehicle at the hands of an uninsured driver, the amount of your collision deductible may differ from your UMPD deductible. If your vehicle is damaged in an accident with uninsured or underinsured driver and your collision deductible is higher than your UMPD deductible, then you may benefit from filing a claim under your UMPD coverage.

What are the motorcycle insurance requirements in Michigan?

Like most states, Michigan requires all motorcyclists to carry liability coverage for bodily injury (BI) and property damage (PD). This type of coverage pays for damages you cause to others and their vehicles but doesn't cover damage to you or your motorcycle, no matter who caused the accident. Michigan motorcyclists must meet the following minimum coverage limits:

- ☐ \$50,000 in bodily injury per person
- ☐ \$100,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

Motorcyclists should note that Michigan's no-fault legislation does not include

motorcycles. Therefore, they are not required to carry Personal Injury Protection (PIP) or Property Protection (PPI) coverage like Michigan drivers are. However, they must carry at least \$20,000 in medical payments coverage if they ride without a helmet.

Similarly, the motorcyclist must have at least \$20,000 in medical payments coverage for each passenger who rides without a helmet if the passenger doesn't have medical payments coverage.

What's included in Progressive motorcycle insurance in Michigan?

If something happens to your ride, Progressive motorcycle policies provide physical damage protection that restores your bike to the condition it was in before the accident, even if you have modifications or custom gear. We repair motorcycles with the same parts without depreciation. Physical damage protection includes OEM (original equipment manufacturer) parts if your bike has original equipment and custom parts if you have custom equipment.

Our policies also come with accessories coverage (sometimes called custom parts/equipment or CPE). Accessories coverage protects any upgrades, accessories, or custom work you may have. Basic policies carry a minimum of \$3,000 of accessories coverage, but you can customize the policy with up to \$30,000 in coverage depending on how much you've customized the bike.

Comprehensive and collision coverage

Our policies meet Michigan's motorcycle insurance requirements for BI/PD coverage. However, Michigan law does not require comprehensive coverage, that can pay for damages resulting from factors beyond your control (weather, theft, etc.) or collision coverage. Collision coverage pays for damages to your vehicle that result from collision, regardless of fault and even if no other drivers were involved.

Uninsured/underinsured motorist coverage

Our other standard motorcycle insurance coverages also include *uninsured/underinsured motorist (UMUIM)*, which can protect you if you're involved in a crash with a driver who isn't carrying sufficient insurance. Remember that a minimum of \$20,000 in medical payments coverage is required if you plan to ride without a helmet.

Learn more about uninsured motorist coverage for motorcycles.

Other motorcycle coverages available in Michigan

Customers who want more protection can customize their policy with other optional coverages, including:

Medical payments can pay for injuries that either you or your passenger sustain, regardless of fault.

Total loss coverage pays the full replacement cost of a new motorcycle without depreciation (minus deductible) in the case of a total loss, if the bike is no more than one model year old on a new policy or two years old on a renewal.

Roadside assistance covers the cost of towing your bike to the nearest mechanic while trip interruption protection can cover costs like hotel or transportation if you're away from home.

Carried contents and personal belongings protects any personal effects you're carrying when a covered loss occurs, including theft.

Enhanced injury protection pays up to \$250 a week for as long as two years if you're injured and unable to work due to a covered accident.

Learn more about the available motorcycle insurance coverages.

How much is motorcycle insurance in Michigan?

Insurers calculate your rate based on factors like your age, sex, driving history, location, coverage limits, and the type of motorcycle you drive. Based on Progressive's pricing, Michigan is an expensive state for motorcycle insurance, and Michigan bikers should expect to pay more than the national average. Motorcycle insurance quotes for Michigan can provide an accurate picture of how much it will cost you.

Learn more about motorcycle insurance costs.

Where to find cheap motorcycle insurance in Michigan

Progressive's customizable coverage limits and affordable rates are a big part of why we're

the country's #1 motorcycle insurance provider. We protect nearly one-third of all insured motorcycles on the road. If you're looking for the best Michigan motorcycle insurance, our customizable policies can get you covered at a price you can afford. Some of our motorcycle insurance discounts include:

- ☐ Responsible driver
- ☐ Multi-policy
- ☐ Association member
- ☐ Safety course
- ☐ Motorcycle endorsement

[Learn more about motorcycle insurance discounts.](#)

How to get motorcycle insurance in Michigan

What are side-impact collisions?

A side-impact crash is any collision in which one vehicle crashes into the side of another. T-bone car accidents, also called right-angle collisions, occur when one vehicle's front strikes another vehicle's side and are typically associated with intersections where drivers run red lights or stop signs. Even at relatively slow speeds, parking lot collisions can lead to t-boned cars. Sideswipes on highways or roads are side collisions as well.

Why side-impact collisions are often serious

A side-impact collision can cause severe or even fatal injuries because drivers may not be aware of the incoming collision and therefore might be unable to brake or steer away to prevent the strike. The point of impact is closer to the driver when the crash occurs, potentially leading to broken bones and head injuries. According to the Insurance Institute for Highway Safety (IIHS), vehicle-side impacts caused 23 percent of passenger-occupant deaths in 2020.

Practicing defensive driving, keeping up on vehicle maintenance, maintaining a safe distance from other cars, driving within the speed limit, and resisting the temptation to beat that red light are a few ways to reduce your risk of being broadsided or broadsiding someone else. A few ways to reduce your risk of being broadsided or broadsiding someone else include:

- ☐ Practicing defensive driving
- ☐ Maintaining a safe distance from other cars
- ☐ Driving within the speed limit
- ☐ Resisting the temptation to beat that red light
- ☐ Keeping up on vehicle maintenance

Whose fault is it when a car t-boned you?

If you don't think you were at fault in a side collision, naturally, you blame the other driver. However, the key thing to remember is that it's not a matter of opinion but rather evidence. Working with the authorities, your insurer, and perhaps a personal injury attorney will eventually determine who was at fault.

Learn more about at-fault vs. no-fault accidents.

What to do after a side-impact crash

Every side-impact collision has unique circumstances, but there are general steps to follow in any event. First, check for injuries and ask the other driver if they're okay. Then, move your vehicle out of traffic and call the police to report the accident.

Learn more about what to do after a car accident, including tips for describing the accident to the police, exchanging info with the other driver(s), taking pictures of your car at the scene of the crash, and starting the insurance claims process.

How does Wisconsin motorcycle insurance work?

Motorcycle insurance is required in Wisconsin, and the minimum mandated coverage is divided into two types. The first is called bodily injury and property damage liability (BIPD), *and it pays for damages and injuries you cause to others, including their vehicle and other property. State law requires the following minimum coverage limits for BIPD:*

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

Wisconsin also requires uninsured motorist coverage for bodily injury only. This coverage helps pay for injuries you sustain if another driver causes an accident but doesn't have insurance to pay for your medical bills. Minimum uninsured motorist coverage limits are:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in bodily injury per accident

Uninsured motorist coverage is often sold together with underinsured motorist coverage as a single coverage and abbreviated UM/UIM. Only uninsured motorist coverage is required under Wisconsin law. If you decide to purchase UIM coverage, your coverage limits must be at least:

- ☐ \$50,000 in bodily injury protection per person
- ☐ \$100,000 in bodily injury per accident

Remember that these coverage limits represent the minimum required to comply with Wisconsin law, and you can purchase higher limits if you want more coverage. Increasing your coverage limits will probably raise your monthly rate, however, that may yield more protection for your assets if you have an accident with expensive consequences.

Learn more about uninsured motorist coverage for motorcycles.

Is renters insurance required in North Dakota?

No state law requires you to have renters insurance in North Dakota, but your landlord or rental office may still mandate a policy. Even if you aren't required to carry renters insurance, a policy may help protect your possessions against damage and loss from fire, theft, and other covered perils.

North Dakota renters insurance coverages

Check out the four standard coverages on nearly all North Dakota renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in North Dakota is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in North Dakota

In 2019, North Dakota's burglary rate ranked above the United States average. Personal property coverage on your renters policy may help pay to replace stolen items, up to your policy's limit and minus your deductible.

How to get Wisconsin motorcycle insurance

Discounts on North Dakota renters insurance

Progressive offers several discounts to help lower the cost of renters policies in North Dakota, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

[See more of our available renters insurance discounts.](#)

What does North Dakota renters insurance cost?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in North Dakota, including your location and coverage limits. [Learn](#)

more about renters insurance cost factors.

Get a North Dakota renters insurance quote

How does motorcycle insurance in Indiana work?

In Indiana, motorcycle insurance follows the same rules as other kinds of vehicle insurance and must meet the same burden of financial responsibility. Motorcyclists will need a policy covering damage or injuries they cause others if the motorcyclist is at fault for the accident. Your policy must provide coverage limits that meet or exceed the following minimum amounts:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

You can get policies with much higher coverage limits than these, and many people choose to do so. Having higher limits can raise your premium. However, having higher coverage limits can offer better protection if you have an accident that results in costly damages or injuries – such as if someone you hit ends up in the hospital.

How to get motorcycle insurance in Indiana

How does Tennessee motorcycle insurance work?

Tennessee requires the same basic coverages for motorcycles as it does for automobiles. You'll need coverage called bodily injury and property damage liability coverage (BI/PD). If you cause an accident, this coverage pays for damages or injuries you cause others. To comply with state law, your policy must provide at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

These minimum coverage limits are just that: minimums. You can purchase higher limits if you want, and if you can afford to, it's generally a good idea. Higher limits often make for higher monthly premiums but offer better protection for your assets if you cause an accident.

What's included in a Progressive motorcycle insurance policy in Tennessee?

Progressive policies that include physical damage coverage always restore your bike to the condition it was in before the accident or damage occurred. We always use OEM parts to repair bikes that have gear from the original equipment manufacturer, and we always use custom parts to repair bikes with custom gear. We also cover those parts for their full replacement value – not their depreciated value – so you don't have to compromise when getting your bike back in shape.

We protect any modifications you've made, too. If your policy has comprehensive and collision, it automatically includes \$3,000 in accessories coverage that can pay to repair or replace add-ons, customizations, or other upgrades. You can increase that coverage limit to as high as \$30,000 when you make more upgrades – so your bike is always protected no matter how unique you make it.

Comprehensive and collision coverage

Tennessee law only mandates liability coverage that protects others, but many riders want the security of a policy that can pay for damages they incur, as well. Comprehensive coverage can pay for repairs when your bike suffers damage from natural disasters, incidents with wildlife, theft, fire, and other forces outside your control. Collision coverage pays to repair your bike after most collisions (except those with wildlife), no matter who was at fault. That means you're protected even if your bike was the only vehicle in the crash – like if you hit a tree or stop sign.

Even though Tennessee law doesn't require comprehensive and collision coverages, many loan agreements do. If you're still paying off your bike, check the terms of your loan or speak with your loan provider to find out what minimum limits they require you to purchase.

Uninsured and underinsured motorist

Another common coverage is *uninsured/underinsured motorist coverage (UM/UIM)*, which can protect you when another motorist causes an accident but doesn't have enough insurance to cover the injuries they caused. UM/UIM can pay for the difference, up to your coverage limits. This is a popular coverage with motorcyclists because injuries and medical bills from a motorcycle crash can easily exceed the state's minimum coverage requirements.

Learn more about uninsured motorist coverage for motorcycles.

Other motorcycle coverages available in Tennessee

Your motorcycle policy can offer even more protection with the following optional coverages:

Medical payments can pay for bodily injury you or your passenger suffer in an accident no matter who was at fault. Motorcyclists may want to consider this coverage because motorcycle injuries are often severe and expensive to treat.

Total loss coverage pays for the total replacement cost (without depreciation) of a new bike in the case of a total loss. Available for motorcycles no more than one model year old on a new policy.

Roadside assistance covers the cost of towing you to the nearest repair shop and can even pay for incidental expenses if your trip is interrupted while you're away from home.

Carried contents offers coverage for personal effects or other belongings you carry on your bike if they're lost, damaged, or stolen.

Enhanced injury protection can pay up to \$250 a week for two years if you suffer an injury in a covered accident that prevents you from working.

Learn more about available motorcycle insurance coverages.

How much is motorcycle insurance in Tennessee?

Insurance prices are personal. They're based on a huge range of factors like your riding habits, your age, your claims history, the kind of bike you ride, the coverage and limits you choose, and more. While the exact price you pay depends on your specific situation, motorcycle insurance costs in Tennessee tend to be higher than the national average based on Progressive's pricing.

Learn more about how motorcycle insurance rates are calculated.

Where to find cheap motorcycle insurance in Tennessee

Searching for the best deals on insurance can be overwhelming. Start by considering what coverages you want and what your budget is. Our customizable policies make it easier to find the right balance since you can tweak coverages, limits, and deductible amounts until you get the coverage you're happy with at a price you can afford. We also give you more opportunities to save with motorcycle insurance discounts like:

- ☐ Multi-policy
- ☐ Motorcycle endorsement
- ☐ Switch and save
- ☐ Responsible driver
- ☐ Quote in advance

See all motorcycle insurance discounts.

How to get motorcycle insurance in Tennessee

What are the best days, months, and seasons to buy a car?

It depends on how flexible you are. Prices fluctuate based on supply and demand, so you can often find deals on last year's models when new models are coming in (typically in the fall). As the calendar year ends, fewer models from the previous year will be available. However, discounts will likely increase as dealers try to eliminate the old stock. If you want a specific color, car trim level, or feature set, it may be better to act earlier. Deals on last year's models will typically be limited to the available stock.

This is especially true for the vehicle makes and models that the manufacturer will redesign or discontinue as dealers will be especially eager to move these vehicles quickly. However, the longer you wait, the less choice you'll have.

Best holidays to buy a car

Holidays – including major holidays like Christmas, New Year's, Memorial Day and Martin Luther King, Jr. Day – are another good time to buy a car. These occasions may provide an opportunity to save since many dealers offer sales associated with the holiday.

Best months to buy a car

According to [iSeeCars.com](https://www.iseecars.com), January and February are typically months with the most

discounts available, while data from [Edmunds.com](https://www.edmunds.com) ranks January and February among the months with the smallest discounts. That means you stand a better chance of finding a deal at the beginning of the year, but you might not save as much. On the other hand, December scores highly on both frequency and size of discounts – it's the month with the highest average discount and third highest frequency of deals – making it your best bet overall to find a good deal.

Best seasons to buy a car

Seasonally, the best time to buy a car typically coincides with the ends of sales cycles – the last days of the month, quarter, or fiscal year. Most dealerships and salespeople work on commission and have quotas to meet each cycle (month, quarter, and year) to net big bonuses. If a particular sales cycle is slow, salespeople are often willing to make sacrifices on a single vehicle to meet those quotas and get their bonus.

The time around the New Year, in particular, is regarded as a good time to buy since it benefits from the end of monthly, quarterly, and yearly cycles, falls around a holiday, and you can still find some of last year's models at deep discounts.

What's the best time to buy a used car?

Used and new cars follow similar cycles. If you're shopping for a used car, the early months of the year – January and February – are a good time to shop. You may see more vehicles on the market then as people sell their old vehicles after buying new ones over the holidays. That increased supply can lower prices, making it a good time to buy. Even if you're buying a car from a private party, shopping in the winter can benefit you. There are fewer people who want to travel around town doing test drives during cold weather.

There is often less demand in the winter months as well, making negotiating a lower price easier. Learn more tips for buying a used car.

What's the worst time to buy a car?

The worst time to buy a car is when you're desperate. Whenever possible, it's better to shop for your new car while your old one still works. If your old car is unusable, waiting for the right deal is harder since you may need transportation immediately. Starting your car shopping while you still have a roadworthy vehicle can give you time to find a car you like at a price you can afford. It also allows you to walk away, which helps in negotiations. That

said, if your car was totaled – that is, the required repairs will cost more than the car's value. – you're better off replacing rather than repairing your vehicle.

What else should I know about the best time to buy a car?

Many deals are limited time offers, especially if they're the result of salespeople trying to make quotas. If you approach a dealership on the last day of the month, they may make an offer that they won't repeat the next day when the quotas reset. Be prepared to encounter time-sensitive deals and negotiations. Know your budget, what you're looking for, and your deal-breakers. If you find the right vehicle at an excellent price, you're ready to act. Similarly, knowing your credit score will help you understand what you can expect in terms of financing.

The best financing deals, for instance, will only be available to those with excellent credit. Learn more about how to buy a new car and how long it takes to buy a new car.

Who can commit insurance fraud?

Applicants, policyholders, and third-party claimants can commit insurance fraud during a transaction to obtain benefits to which they're not entitled. Insurance scams can occur in any sector but are typically most prevalent in healthcare, workers' compensation, and auto insurance.

Hard fraud vs. soft fraud

Insurance fraud falls into two broader categories: hard and soft. Both types are illegal, but significant differences exist between the two:

Hard fraud

Hard fraud is pre-meditated and planned. The person performing the fraud deliberately causes an act that results in a fraudulent insurance claim.

Example: An example of home or renters insurance fraud would be intentionally committing arson on your home to collect insurance money. This is considered hard fraud.

Soft fraud

Soft fraud is usually unplanned and occurs when a policyholder exaggerates a claim for a larger payout. This type of insurance fraud is harder to prove because it stems from a legitimate claim. Soft fraud is significantly more common than hard fraud because it often arises from a legitimate claim.

Example: An example of car insurance fraud would be exaggerating the severity of your injuries from a car accident to collect a larger payout. This is considered soft fraud.

Most common insurance frauds

The insurance industry is massive—over 7,000 companies collect more than \$1 trillion in premiums annually. Common insurance scams across industries can include:

False theft fraud

Occurs when a person files a false police report for property stolen during a faked burglary with the intent of collecting an insurance payout.

Example: Removing valuable items from your home and reporting them as stolen is considered false theft fraud.

False claims fraud

A policyholder stages a claim or files a claim that never happened. Fraudulent claims can include intentionally causing a car accident, staging a slip-and-fall, or faking death to collect a life insurance payout.

Example: A person forging a death certificate to collect on a life insurance policy is a form of life insurance fraud.

Identity theft to secure health benefits

It's just as it sounds – a person uses someone else's identity to use and receive healthcare benefits.

Example: A person may use stolen insurance information to get medical treatment or prescription drugs.

Inflation or exaggerated claims fraud

Padding your initial claim to receive a bigger payout. Inflation fraud can occur in many scenarios, from exaggerating injuries after a minor fender-bender to exaggerating the damage from a natural disaster.

Example: Inflated claims are common with natural disasters because the extent of the damage can be hard to prove.

How to report insurance fraud

If you believe you have witnessed insurance fraud or may be a victim of a scam, follow these steps to report the issue:

- ☐ Contact your state's fraud bureau. Most states sponsor a fraud hotline or let you report an insurance scam on their website.
- ☐ Call, write, or email the insurance company that's being scammed. Contact their headquarters if the company doesn't appear to have a system for reporting fraud.
- ☐ Call the National Insurance Crime Bureau (NICB) hotline at 800-835-6422. The NICB partners with law enforcement and insurance companies to help identify and prosecute insurance frauds.

What is the penalty for insurance fraud?

The penalty for insurance fraud depends on the type and severity of the crime and can result in various punishments.

Car theft prevention: the basics

Most car theft prevention advice applies to all scenarios and vehicles and drivers. These basic strategies are your first line of defense and include common-sense approaches and some less obvious car theft prevention tips. Strategies include:

Securing doors and windows

The best way to prevent car theft is to lock your doors and roll windows up when you leave the car. Leaving the windows open, even a small crack, can be enough to let a crook slip in

a tool to open the door. This is especially true for car doors with T-shaped lock mechanisms, which wire tools and similar devices can grab.

Removing identifying documents

Many people keep car titles and registrations in the car for easy access if law enforcement stops them. However, these documents usually contain personal information that a thief can use – like a home address. The information in those documents can even help the thief sell or dispose of the car once they've got it.

Removing valuables from the car

If a thief can see something worth stealing – a cell phone, computer, musical instrument, or other valuable objects – they have more incentive to try and break in. If you must leave something in the car, cover it with a blanket. Thieves are less likely to risk being caught if they don't know what they might find.

Parking in a safe area

You may want to park in a well-lit area with good sightlines, especially at night. This can discourage thieves, who avoid places that are easy to see.

If you have a garage, use it – and be sure to lock the garage and the car door. If you don't have a garage, park in your driveway with the drive wheels away from the street – that makes it harder for thieves to tow a car away. If you park on the street, turn the wheels toward the curb, making it more difficult for the thief to maneuver the car quickly or tow.

If you're worried about catalytic converter theft, try to park with your exhaust pipe near a wall, making it difficult to access with tools.

How to protect your car from theft with added security measures

If you worry that the basic car theft prevention tips won't be sufficient, products and services are available for every budget for increased protection.

- ☐ Vehicle security stickers: Consider adding stickers to the window that say the car is protected by an alarm or security service whether your car has an alarm or not.
- ☐ Tracking device: A GPS tracker can help you find the car if someone steals it – add a decal

or sticker alerting thieves to the device.

☐ Etch the windows: Thieves often need to scrub the vehicle's identifying information before selling it to a chop shop. Etching the vehicle identification number (VIN) on the windows makes this more difficult and time-consuming.

☐ Install an alarm or anti-theft device: More advanced alarm systems can be integrated into the car's wiring, triggering your car's horn to honk, etc.

☐ Install a dashcam: Look for a dash camera with a parking mode. These cameras can activate and start recording if the car is disturbed. Learn more about the insurance benefits of dash cameras.

☐ Get comprehensive insurance: Adding comprehensive car insurance coverage can help you get back on track if someone steals your car. Learn more about how car insurance covers theft.

How to prevent keyless car theft

Modern keyless entry fobs make driving easier and more convenient than ever. They also make cars more challenging to steal using more traditional methods. Keyless fobs work by broadcasting a signal, which unlocks the car and allows you to start it with the push of a button. Thieves can use a "relay amplifier" to copy or duplicate the signal from the key fob if they can get close to it.

Fortunately, this method is easy to foil by keeping the key fob away from windows and outer walls when you leave it in the house or at night.

Why do auto insurers check credit?

Your credit history factors into your credit-based insurance score, which insurance companies use to help predict the likelihood of a future accident or claim. Note that certain states have laws that don't allow the use of credit information as part of car insurance pricing.

Credit factors impacting credit-based insurance scores

Favorable credit information can increase your credit-based insurance score, and may include:

- ☐ Long-established credit history
- ☐ Numerous open accounts in good standing
- ☐ No late payments or past due accounts

- ☐ Low use of available credit

How else can I save on my car insurance if I have a poor credit history?

Even if your credit history is substandard, a customized car insurance quote from Progressive may include multiple car insurance discounts to help you save on your auto insurance, such as:

- ☐ Multi-policy bundling: Bundle your homeowners insurance with auto insurance for savings
- ☐ Paid in full: Pre-pay your six-month policy to earn this discount
- ☐ Multi-car: More than one car can earn you a discount
- ☐ Sign online: An e-signature on your documents

How to transfer a salvage title

Even if the car still runs, you can't drive it legally until it's rebuilt and certified as roadworthy. Once you've applied for a salvage certificate of title at the DMV, you can either rebuild the vehicle or sell it to someone else. If you decide to sell the vehicle to a private party or sell your car to a junk yard, you can transfer it to another owner, but they won't be able to register it until it's passed inspection. Learn more about how to transfer a car title.

Some states prohibit the sale of salvage vehicles except to dealers, repair shops, or vehicle recyclers, so check that you're allowed to transfer a salvage title vehicle in your state. Each state has its regulations regarding the transfer of salvage vehicles. If your state allows the sale of salvage vehicles to private parties, the new owner will likely need to take out their own salvage certificate of title on the car.

Is renters insurance required in Oklahoma?

Renters insurance isn't required by Oklahoma law, but your landlord or building management company may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. It may also pay for you to live elsewhere if your residence isn't suitable to live in while it's being repaired or rebuilt due to a covered loss.

Oklahoma renters insurance coverages

Check out the four standard coverages on nearly all Oklahoma renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Oklahoma is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Oklahoma

Large storm fronts with frequent lightning, heavy rain, and hail may cause damage to your personal property. Your Oklahoma renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits and minus your deductible.

What's included in a Progressive motorcycle insurance policy in Wisconsin?

When something happens, we're committed to restoring your bike to the condition it was

in before the accident – or better. That's why all our policies with physical damage coverage use the same kinds of parts that were on the bike before it was damaged. If you've got parts from the original equipment manufacturer, we'll use OEM parts to repair it. If you've got custom parts, that's what we'll use. Even better, we cover all parts at their full replacement value without depreciation. That way, there are no surprises after an accident – just a bike you recognize.

Policies with comprehensive and collision automatically include \$3,000 of accessories coverage to pay for upgrades, modifications, and accessories, so you don't have to re-customize your bike after a crash. You can add more accessories coverage – up to \$30,000 – as you upgrade your bike, so you're always protected.

Comprehensive and collision coverage

You can also choose to add comprehensive and collision coverage to protect your bike against damage. Comprehensive coverage covers damage that results from forces outside your control like fire, theft, natural disaster, or incidents with wildlife. Collision coverage pays for damage that results from nearly all kinds of collisions. That means if you cause an accident with another motorist, collision can pay to repair your bike. Collision even covers single-vehicle accidents, like if you hit a tree or an object in the road.

Comprehensive and collision coverages are optional under Wisconsin law, so if you own your bike outright, the choice is up to you. However, most lenders will require you to carry these coverages for the life of your loan. Check the terms to see what and how much coverage is required.

Other motorcycle coverages available in Wisconsin

Optional coverages available on a motorcycle include:

Medical payments can pay for injuries that either you or your passenger sustain, regardless of fault.

Total loss coverage pays the full replacement cost of a new motorcycle without depreciation (minus deductible) in the case of a total loss, if the bike is no more than one model year old on a new policy or two years old on a renewal.

Roadside assistance covers the cost of towing your bike to the nearest mechanic while trip interruption protection can cover costs like hotel or transportation if you're away from

home.

Carried contents and personal belongings protects any personal effects you're carrying when a covered loss occurs, including theft.

Enhanced injury protection pays up to \$250 a week for as long as two years if you're injured and unable to work due to a covered accident.

Learn more about the available motorcycle insurance coverages.

How much is motorcycle insurance in Wisconsin?

Insurance prices vary greatly depending on factors like your age, location, coverages and limits, the model of motorcycle you ride, your claims history, and more. For instance, motorcycle insurance in Milwaukee might be higher than a smaller town like Green Bay. But overall, Wisconsin is a low-cost state for motorcycle insurance based on Progressive pricing, and rates tend to be less on average than they do nationwide.

Learn more about motorcycle insurance cost.

Where to find cheap motorcycle insurance in Wisconsin

Progressive's adjustable limits, coverages, and deductibles make it easy to find the right balance when you're looking for the best motorcycle insurance in Wisconsin. We'll work with you to create a tailored policy that fits your budget without compromising on coverage. You can save with motorcycle insurance discounts like:

- ☐ Multi-policy
- ☐ Switch and save
- ☐ Responsible driver
- ☐ Safety course
- ☐ Quote in advance

Learn more about motorcycle insurance discounts.

What's included in a Progressive motorcycle insurance policy in Indiana?

When you purchase a policy that includes physical damage coverage, we commit to keeping your bike in the condition it's in at the time of the accident. If your motorcycle has

parts from the original equipment manufacturer, we'll use OEM parts for any repairs. If you've got custom parts, we'll use custom parts, too. All parts are covered for their total replacement value – not their depreciated value – so you'll get your bike back just like it was before the accident (or better!).

We bring the same commitment to any modifications or upgrades. Accessories coverage can pay for damages to customizations, accessories, and extras. It's included automatically with collision and comprehensive, starting at \$3,000. If you need more, you can increase that limit to as much as \$30,000 – now or in the future as you upgrade your ride.

Comprehensive and collision coverage

You only need liability coverage to meet the Indiana motorcycle insurance requirements, but many riders choose to add more coverages to protect themselves against bad luck or bad drivers. Comprehensive coverage pays for damage from unpredictable forces and events like natural disasters, vandalism, collisions with wildlife, and more. Collision coverage covers damages from all other collision-related damage (except wildlife). It can pay to repair your bike even if you're at fault for the accident and even if no other vehicles were involved, such as if you hit a tree or retaining wall.

Although not required by law, many lenders require you to carry comprehensive and collision for the loan duration. If your bike isn't paid off yet, check the loan terms before you decide against comprehensive and collision.

Uninsured and underinsured motorist

Another common coverage is *Uninsured/Underinsured Motorist coverage (UMUIM)*, which can protect you when another motorist causes an accident but doesn't have enough insurance to cover the injuries they caused. UM/UIM can pay for the difference, up to your coverage limits. This is a popular coverage with motorcyclists because injuries and medical bills from a motorcycle crash can easily exceed the state's minimum coverage requirements.

Learn more about uninsured motorist coverage for motorcycles.

Other motorcycle coverages available in Indiana

You can get even more out of your motorcycle policy with the following optional motorcycle insurance coverages:

Medical payments coverage can pay for injuries you or your passenger sustain, regardless of who caused the accident.

Total loss coverage covers the entire value of new bikes in the event of a total loss.

Motorcycles no more than one model-year-old on a new policy (two years on a renewal) can be replaced at the cost of a brand-new bike if they're totaled.

Roadside assistance covers the cost of towing your bike to the nearest mechanic. It can be further expanded with trip interruption protection to cover expenses like hotel or transportation if you're away from home.

Carried contents and personal belongings coverage is designed to protect any personal effects you're carrying when a covered loss occurs, including theft.

Enhanced injury protection pays up to \$250 a week for up to two years if you're injured and unable to work due to a covered accident.

Learn more about motorcycle insurance coverages.

How much is motorcycle insurance in Indiana?

Insurance prices vary according to factors, including your age, your location, your riding habits, the bike you have, and the coverages, limits, and other details of the policy you choose. Motorcycle insurance in Indianapolis, for example, is likely to have different costs than the same coverage in Bloomington or Gary. The price you pay will depend on the details of your situation, but based on Progressive's pricing, Indiana is a medium-cost state for motorcycle insurance, and premiums are similar to the national average.

Learn more about how motorcycle insurance rates are calculated.

Where to find cheap motorcycle insurance in Indiana

The best motorcycle insurance in Indiana is subjective, but the right policy for you balances good protection at a rate you can afford. Our customizable policies make it easier to find the right combination of coverages, limits, and deductibles without breaking the bank. And once you've got a policy you like, you can save even more with a variety of motorcycle insurance discounts such as:

- ☐ Multi-policy
- ☐ Pay in full
- ☐ Motorcycle endorsement
- ☐ Association member
- ☐ Responsible driver

Learn more about available motorcycle insurance discounts.

What are examples of rubbernecking?

Even the most careful drivers can catch themselves rubbernecking, or they might be rubbernecking without realizing it. But when, why, and how does rubbernecking happen? Consider the following:

Concern

When you see a bad accident and flashing ambulance lights on the side of the road up ahead, you might be worried about how seriously the drivers might be injured. It's best to keep your eyes on the road instead of causing another accident. Learn more about what to do after a car accident.

Curiosity

Wondering why a police car has pulled a car over is another reason people slow down. You may wonder what the driver did, but then you yourself become a distracted driver. Learn about how distracted driving can increase insurance rates.

Carelessness

Marveling at the landscape on the side of the road is another way people tend to rubberneck – you can't take your eyes off the fall foliage, for example, and tend to slow down so you can do two things at once.

Is rubbernecking illegal?

Rubbernecking isn't technically illegal. However, some states may have laws about impeding traffic, which could apply to rubbernecking if you're stopping or slowing your vehicle. If you're involved in an accident and were rubbernecking at the time of the crash,

you could be liable for the damage and injuries to others involved in the crash.

Rubbernecking and driving accidents

Rubbernecking causes traffic jams when everyone slows down to look at accidents – but more alarmingly, it also causes car accidents. One study suggests rubbernecking may be responsible for nearly one-fifth of all car accidents.

Why do people rubberneck when they know it's dangerous to take their eyes off the road? It's human nature. According to Women's Health Magazine, humans have a "seemingly strange fascination with all the things morbid." Some countries have experimented with setting up screens around an accident to make it difficult to rubberneck.

Why should you avoid rubbernecking?

Your instinct when you see an accident might be to slow down to see what happened, but it is important to stop rubbernecking for the following reasons:

- ☐ Rubbernecking is dangerous: According to the CDC, approximately 3,000 people die in the U.S. each year in crashes involving distracted drivers.
- ☐ Rubbernecking can cause accidents: When you look away, you may lose the split-second you have to avoid a potential collision.
- ☐ Rubbernecking exacerbates traffic: If no one rubbernecked, accidents on the side of the road wouldn't cause slow-downs and traffic jams.

Learn about driving rules and etiquette and the benefits of defensive driving.

What kind of license do you need to drive an RV?

It depends on your vehicle size and state. Because the weight range of Class A RVs is so large, you'll need to check the weight before you can determine what's legal in your state. If your Class A RV is less than 26,000 pounds and 40 feet in length, you're likely fine to drive with your regular driver's license. However, if your Class A motorhome exceeds that limit, you may need to take an RV safety course or get a CDL to operate it on the road.

Class B and C vehicles generally don't require a special license in any of the 50 states. If

you tow a trailer or car behind your RV with a combined weight of more than 26,000 pounds, you might need a special license or endorsement, depending on your state. Again, if you're unsure of exactly which license you'll need, check with your state's Department of Motor Vehicles (DMV). If your license matches the requirements in the state where your RV is registered, you don't need to obtain a special license when traveling through a state with different rules or taking a road trip into Canada.

Once you've determined which license you need to drive an RV, learn about RV insurance and RV insurance requirements by state. Some lenders may require collision and comprehensive coverage for RVs, which can provide extra protection for your vehicle.

Types of special licenses for an RV

Some states require a commercial driver's license for vehicles over 26,000 pounds. Other states will require a non-commercial license for vehicles that exceed a certain weight or size. Still, others may require that you get an endorsement added to your regular driver's license. Your state's DMV can confirm which special license or endorsement you may need.

Commercial Driver's License

If you're required to obtain a CDL, you'll need to visit the DMV to take a vision test and a written exam. After a certain period, you can book a road skills exam. Once you pass all necessary exams, you'll be granted your CDL. You may be able to skip the written exam if you're a veteran and can prove you have experience driving military trucks.

Non-Commercial Driver's License

The application for a non-commercial license is very similar to that of a standard driver's license. Make an appointment with the DMV to take a vision exam, written test, and driving test. The process is much quicker than applying for a CDL.

Driver's License Endorsement

A license endorsement is quick and easy to apply for in the relevant states. Depending on the state, you need to fill out an application, pay a small fee, and take a written skills or road test.

How do I apply for a special license to drive an RV?

You can apply for various license types and endorsements through your state's DMV. The application process may vary from state to state, so check with your local DMV to ensure you're taking the correct steps.

What is included on an RV inspection?

Mandatory state RV inspections

This is a basic RV inspection, which your state's Department of Motor Vehicles (DMV) might require as part of the RV's annual registration process and fee payment. The state inspection focuses on the operational safety of the RV as a vehicle and compliance with emissions standards or weight restrictions. The process is similar to an annual state inspection for a car.

Level 1 RV inspections

In addition to ensuring the RV is safe to drive, a Level 1 RV inspection examines the features and condition of the RV itself. The inspector will visually survey the RV and its parts and check its systems and amenities to ensure they're in good working order. This process takes about half a day.

Level 2 RV inspections

Sometimes referred to as a pre-purchase inspection, the Level 2 RV inspection is much more comprehensive. It includes gathering fluid samples from various automotive and RV systems for laboratory analysis. The process usually takes a day or more, and it may take up to two weeks to get back the lab results.

What to fix up when selling a house: Minor repairs

Minor cosmetic repairs – generally updates that you can do without professional help—should be your first consideration. It's a low-cost way to improve your home's charm, especially if you can complete them yourself. Minor repairs add up and help make your home more inviting.

A fresh coat of paint

One of the best renovations to do before selling is laying down a fresh coat of paint. Repainting your home – interior or exterior – can be one significant way to make your home more appealing to potential buyers.

Grouting

Tiles can be an eye-catching home feature on bathroom floors and kitchen backsplashes. Make sure that your tiles are eye-catching for the right reasons. Consider replacing any broken tiles, but above all, update the grout.

Curb appeal

Your home's exterior is the first thing potential buyers see when viewing the property. Cut the lawn and tidy and fix any broken fencing or railings. Replace any torn window screens and, consider a power wash to pathways and decks, and if necessary.

What to fix up when selling a house: Major repairs

Although they can increase your home's market appeal, major repairs can be costly. You won't always see a return on investment (ROI), thus they may fall in the "what not to fix when selling a house" category. Weigh your options and consider your budget. Making costly repairs may help the property garner interest from buyers, Still, you may not recoup your expenses when the home sells. A home inspection before you put your house on the market can also help you prioritize repairs.

Flooring refresh

New or updated flooring is often a major draw for potential buyers. New carpeting, new tiles, or refurbished hardwood floors signal to the new owner that they won't have to worry about fixing the floors for a long time. However, the process generally requires professional help and can be extremely costly. You should consider making any major floor repairs only if there's a dire need. Because hardwood floors are often a major draw for buyers, refinishing your hardwood floor may be worthwhile.

Water stains

Water stains are tricky. It's possible to repair the water damage alone, but the damage

often signals an expensive plumbing or roofing problem. Water stains are often a red flag for potential buyers. Consider the extent of the water damage. If it's minor, it may be worth addressing the staining. Think carefully before tackling extensive damage, as you might find the costs outweigh the benefits.

Kitchen updates

A stylish kitchen is a major selling point. If your kitchen shows signs of wear or is outdated, buyers may be turned off. However, a full kitchen renovation is expensive and time-consuming. Instead, consider making more manageable changes. Repainting the cabinets and updating hardware can help bring an outdated kitchen into the present. Replace any fixtures and appliances that don't work or are in visibly bad shape.

A new countertop can also go a long way in making your kitchen more stylish. Do what fits into your budget and remember that even the smallest improvements can make a big impact. Learn more about what to do before selling your house.

How do deer horns work?

Like other whistles, deer whistles are powered by moving air. Thanks to the deer whistle's placement on the front of the car, the airflow generated by the moving car enters the whistle to produce a sound. Some manufacturers produce paired whistles with different sounds for bucks and does.

Do deer whistles work?

Data currently doesn't support the idea that deer whistles work in reducing deer-vehicle collisions. According to a study from 2003, deer whistles are unlikely to produce a sound loud enough for deer to hear at a sufficient distance to avoid traffic encounters. Also, some whistles produce sounds at a frequency that deer can't easily hear. A 2018 review of scientific literature by Iowa State University indicates inconclusive data on the device's effectiveness but confirms they don't have any proven efficacy in preventing deer-vehicle collisions.

Learn how to avoid hitting a deer and how car insurance covers hitting a deer.

Should you get a deer whistle for your car?

While it's unclear whether deer whistles work or not, their low cost leads many drivers to use them as a precaution – especially given the much higher cost of colliding with a deer.

If you're concerned about deer-vehicle collisions or live in an area with a high incidence of deer-vehicle collisions, you may also consider adding comprehensive car insurance coverage to your auto insurance policy. This coverage protects against unexpected hazards, including damage from wildlife collisions.

What to look for when buying pet insurance

The best pet insurance policy for your dog or cat is the one that meets their needs and your budget. When shopping for a pet policy, you should consider the following factors:

Dog or cat breed

If your dog or cat's breed is susceptible to certain diseases or conditions, you should look for a plan that will cover them. German shepherds, for example, may suffer from hip dysplasia later in life. By researching which ailments your pet is likely to develop, you can proactively make sure the treatment they'll need is covered.

Plan type

There are generally two types of pet insurance coverage: pet wellness plans that pay for routine checkups and exams, and comprehensive plans that cover injuries and illnesses (excluding pre-existing conditions). Some pet insurers, including Progressive Pet Insurance by Pets Best, also offer accident-only plans that simply cover accidental injuries. Accident-only plans, wellness plans and routine care plans tend to be more affordable than comprehensive plans because they cover smaller categories of medical expenses. The best option for your pet will depend on your budget and your pet's medical needs.

Plan cost

With pet insurance, you pay a premium monthly or annually, and you must meet an out-of-pocket deductible before your insurer starts paying for a portion of your vet bills. Pet insurance policies also use a reimbursement system, which means you pay the vet bill out of pocket and then file a claim with your insurer to get reimbursed for a pre-determined percentage of the eligible items on the bill. In general, pet insurance plans with a high

deductible and low reimbursement percentage have lower premiums than plans with a low deductible and high reimbursement percentage. The type of plan is also a big factor; comprehensive plans generally cost more than accident-only or wellness plans.

Learn more about factors that impact the cost of pet insurance.

Stage of your pet's life

You can purchase pet insurance at any point in your pet's life. However, it's often ideal to purchase a plan as soon as possible because pet insurance policies typically don't cover pre-existing conditions. Some companies may also refuse to insure an older pet due to the increased health risks associated with older dogs and cats.

Waiting periods

Most pet insurance plans have waiting periods – a predetermined amount of time after purchasing a policy during which you have limited or no coverage. Other plans may allow you to use coverage immediately. For example, Progressive Pet Insurance by Pets Best has a 3-day waiting period for accidents, a 14-day waiting period for illnesses, and no waiting period for routine care (if you add that coverage). Waiting periods are put in place to prevent someone from purchasing pet insurance when a medical issue happens and using it immediately.

How to purchase pet insurance

Online

Get a quote from Progressive Pet Insurance by Pets Best.

Call a rep

Call 1-877-298-0639 and speak with a representative from Progressive Pet Insurance by Pets Best.

How does car insurance cover scratches and dents?

When it comes to dents, scratches, and door dings, most car insurance claims fall under collision or comprehensive coverage. These coverages can be optionally added to your

policy and should be considered if you are concerned about damage to your vehicle.

Auto collision coverage

Auto collision coverage protects your vehicle from damage caused by a collision with another car or object. Collision coverage also includes single car accidents like hitting a guardrail or hitting a curb. For example, if you hit a mailbox or fence post that leaves scratches down the side of your vehicle, collision coverage could cover the cost of repairs. Collision coverage includes a deductible that you're responsible for if you file a claim.

Auto comprehensive coverage

Auto comprehensive coverage includes unexpected damage that is outside of your control and isn't caused by a collision with another vehicle or object. Covered events may include acts of vandalism to your car, hitting a deer, a tree falling on your car, or damage to your windshield from a rock. Comprehensive coverage also includes a deductible if you file a claim.

When doesn't insurance cover scratches or dents?

There are certain situations where cosmetic damage to your car won't be covered, such as general wear and tear and lapse in filing a claim.

General wear and tear

Car insurance is designed to deal with sudden and unexpected events. It doesn't cover general wear and tear, which extends to dents, scratches, door dings, and overall paint damage that may occur over time.

Lapse in filing a claim

Many insurers have time frames that must be met if you're filing a claim. Your insurer may not pay for a dent or scratch that happened years ago.

Is it worth claiming on car insurance for a dent or a scratch?

It often depends on the amount of damage. If the damage is minor, it may make more sense to cover the cost out of pocket. Collision and comprehensive coverage both come

with a deductible that typically ranges from \$100 to \$2,000, depending on the insurer. If the repair costs are less than your car insurance deductible, it makes sense to pay for the damage out of pocket.

On the other hand, if the damage is more extensive and costly, it may make sense to file a claim for any dents or scratches that need to be repaired. For example, if your vehicle gets keyed and suffers \$3,000 worth of damage, it makes sense to file a claim if your comprehensive car insurance deductible is \$500.

What happens if someone dents your car?

If someone else caused cosmetic damage to your car – for example, they dented your door with their door – their car insurance company may cover the cost to repair your vehicle.

What happens if you dent someone's car?

If you accidentally dent someone's vehicle, ding their car door, or scratch another car, your car insurance policy's property damage liability coverage can cover the cost of repairs, up to your policy's limit.

If you intentionally damage someone's car, however, you'll have to pay for the damage out of pocket as vandalism is excluded by most insurance policies' liability coverage. This includes keying someone's car and slashing their tires.

Add comprehensive and collision coverage to your policy

New Progressive customers

Call 1-866-749-7436 or get a car insurance quote online – we'll help you customize a policy that offers the correct protection.

Current Progressive customers

Log in to your policy or call us at 1-866-749-7436 and make sure your coverages are up to date and to your liking.

When do I need to buy car insurance for the first time?

Many first-time drivers are teenagers who are living with their parents and covered by their parents' car insurance policy. As a teenager, you probably weren't involved in selecting auto insurance coverages and limits. Once you move out permanently, you will need to purchase your own policy because your car is no longer housed at your parents' house. There are exceptions to this rule if you are a college student – learn more about car insurance for college students to see if you need your own policy.

With some insurers, you can share a car insurance policy with someone that you live with if all vehicles are housed at the same location, such as a roommate. Just know that there can be pros and cons associated with sharing a policy– learn more about adding someone to a car insurance policy to see if it's the right fit.

How to get car insurance for the first time

Now that it's time to purchase a policy, make sure your coverages, limits, and discounts cater to your situation. Here's a simple checklist with items to consider before purchasing your first car insurance policy:

What's included in a standard Progressive Minnesota boat insurance policy?

Bodily injury and property damage liability coverage helps cover damages to another person's property or pay their medical expenses if you're found responsible for them. Property damage liability helps cover damage to other boats, marinas, and structures. Bodily injury liability helps cover medical expenses if a guest is injured while on your vessel or if you cause an injury while piloting your boat. As with any liability coverage, choose a limit that best protects you and your assets. If you need more than a \$500,000 liability limit, an umbrella policy can offer extra protection, typically up to \$5 million. Learn more about boat insurance liability coverage.

Wreckage removal helps pay for the removal of your boat if it sinks, should removal be legally required by your state.

Fuel spill coverage can help cover legally required cleanup costs that result from a fuel spill, no matter how that spill happened.

Watersports coverage helps cover medical expenses from accidents your passengers may suffer while taking part in water-based sports like skiing or wakeboarding.

Optional boat coverages

Comprehensive and collision will likely be required by your lender if you're financing your boat. Comprehensive covers the cost to replace or repair your boat for events outside of your control, such as your boat sinking, or even vandalism. If you store your boat during the off-season, comprehensive coverage will still protect it from unexpected damage, such as a tree branch falling on it. Collision coverage protects against damages caused by running into another object, whether it's a submerged obstacle in the water or another boat. Learn more about comprehensive and collision coverage for boats.

Sign & Glide® towing assistance† will help if your boat is stuck on the water by providing towing, jump starts, fuel delivery, and more.

Propulsion Plus® coverage helps pay for repairing or replacing the lower units of an outboard motor or the upper and lower units of an inboard motor if you have a mechanical breakdown, even if it's caused by wear and tear.

See all available boat insurance coverages.

How much is boat insurance in Minnesota?

Minnesota has a short boating season due to cold winters, so the annual cost of boat insurance is on the lower end. In addition to the type of coverage you opt for, many factors determine the cost of Minnesota boat insurance, including:

You don't have to increase at every option date, and choosing not to won't have any effect on your ability to choose an increase on later option dates. However, most guaranteed insurability riders place an age limit (often around 40) on pre-determined option dates. After you pass the age limit, you'll need to undergo a medical exam and new underwriting if you want to increase your life insurance payout as you age. Be sure to check the details of your policy so you don't miss an opportunity to update your benefit.

What kind of life insurance is compatible with a guaranteed insurability rider?

Guaranteed insurability ("GI") riders are most commonly, but not exclusively, found on permanent life insurance policies like whole life and universal life. That's because the GI rider allows for updates over long periods; a term life insurance policy customer, who will only be covered for a limited period anyway, is less likely to need one.

Pros and cons of joint survivorship life insurance?

There are several advantages of a joint survivorship policy, including these pros:

- ☐ Estate planning: A survivorship life insurance policy can help in estate planning as a means of leaving money and assets behind while potentially accessing some tax advantages. Consult a tax advisor to understand the tax implications of survivorship life insurance.
- ☐ Creating an inheritance for heirs: A survivorship policy can be a way to leave a nest egg for your heirs to claim once you and your partner have passed away.
- ☐ Providing care for permanent dependents: If you and your partner have a permanent dependent, a survivorship policy can be used to provide for them once you've both passed.
- ☐ Two individual policies are too expensive: A survivorship policy can be more affordable than getting two individual permanent life insurance policies, potentially allowing you to purchase more coverage than you'd otherwise be able to.
- ☐ Trouble getting a policy: If one of you is having trouble qualifying for life insurance due to your age or health, a survivorship policy can be a way to get coverage or to increase the coverage you're eligible for. That's because both policyowners will be factored into your eligibility rather than just one.
- ☐ Partner can use cash value: While the death benefit can't be paid out until both people on the policy have died, the surviving partner can tap into the policy's cash value, if needed, via a life insurance loan.

Second-to-die joint survivorship policies aren't for everyone. The cons of survivorship life insurance include:

- ☐ One death benefit: Survivorship policies might not be the choice for couples in good health who can afford the premium for two separate policies. Separate policies allow for the payment of two death benefits, one after each policyowner dies.
- ☐ Partner can't be a beneficiary: If you'd like to use life insurance to provide for your partner when you die, you'll need to get separate life insurance policies or a first-to-die joint life policy since survivorship policies require both insureds to pass away before paying out.
- ☐ Life changes over time: Survivorship policies can be difficult to update in cases of divorce or other significant life changes. When shopping for a survivorship policy, consider asking if it will be possible to split the policy in such instances.

How much is Nebraska car insurance?

The average cost of a liability-only auto insurance policy (single driver/single car) from Progressive in Nebraska was \$83 per month in 2020-2021.* Rates vary based on several factors, including your coverage selections, driving history, and location.

See more about what impacts car insurance price.

Does Progressive offer discounts that can lower the cost of my car insurance?

Yes. Progressive offers a wide range of discounts, including:

- ☐ Continuous insurance
- ☐ Paperless
- ☐ Three-year safe driving
- ☐ Electronic Funds Transfer (EFT)
- ☐ Multi-car
- ☐ Five-year accident-free
- ☐ Homeowner
- ☐ Paid in full

Protect your most valuable assets – and save money – by bundling your auto and homeowners insurance in Nebraska. Progressive makes it easy for residents to save when they bundle two or more policies, including home, car, and renters insurance.

See more auto insurance discounts.

Can you perform an RV inspection yourself?

Yes. It's easy to find websites that offer detailed RV inspection checklists. However, a certified RV inspector may discover things that you may miss because of their history in the field, and that may end up saving you money in the long run.

When do you need an RV or motor home inspection?

Your state may require you to get an annual inspection to complete your registration renewal. When purchasing either a new or a used RV from a dealer, the dealer usually handles the inspection; sometimes they may pass the fee on to you as part of your total

purchase price.

Level 1 and Level 2 inspections are generally optional. However, many newer RVs cost thousands of dollars; some even get into six figures. Consider an RV inspection by an unbiased and certified third party to ensure you're making a good investment. If you're financing your purchase of a new or used RV, the lender may require a Level 1 or Level 2 inspection as part of their financing terms. [Learn more about buying a used RV.](#)

Do fifth wheel or travel trailers require mandatory state inspections?

RV laws vary by state, but typically there's a weight requirement. The trailer must be inspected annually and registered with the DMV if it is over a certain weight. You don't have to get a Level 1 or Level 2 inspection, but it's usually a good idea. And because they're smaller than other RVs and can't be driven by themselves, the inspections are generally quicker and less expensive. [Learn more about RV insurance requirements by state.](#)

Is accident forgiveness worth it if I'm a safe driver?

If your insurer charges extra for accident forgiveness, it may be worthwhile regardless of how well you drive. The unfortunate reality is that you can't control what other drivers will do on the road. Accident forgiveness can give you a cheaper auto insurance rate in the event of an accident by protecting you from another driver's mistake.

Does Progressive have accident forgiveness?

Progressive provides accident forgiveness benefits as part of your auto policy for certain accidents in most states. Progressive offers three types of accident forgiveness:

How does new boat registration work?

You must register a motorized boat with your state. Note the word motorized – small, non-motorized boats like kayaks, rowboats, canoes, and paddleboards don't always need to be registered. Check with your state's laws if your type of boat needs to be registered to make sure you're compliant while enjoying a day on the water.

Your new boat registration has a unique number to identify your boat. It works similarly to a car's license plate number and needs to be visibly displayed somewhere on your boat. You can get registration plates or display the number on both the port (left) and starboard (right) sides of the bow with paint or adhesive vinyl lettering. You'll also receive a registration sticker for the boat, which you'll need to renew each year.

Where to get boat registration

Many states require that boat owners register through the Department of Motor Vehicles. Other states prefer that you register with another state organization, such as the Department of Conservation and Natural Resources, the Department of Fish and Wildlife, or the Department of Parks and Recreation. Do a quick online search to see where to register in your state, then get in touch with that department to start the boat registration process.

How to register a new boat

Depending on where you live, boat and trailer registration may be bundled together as long as your trailer is below a certain weight. Check your state's guidelines, and if you're required to register your trailer separately, the process is very similar to that of registering a boat – you'll file a form, prove ownership of the trailer, and pay a fee.

If you're buying a boat for the first time and filing a new boat registration, there are a few things you'll need to do.

- ☐ Complete registration forms
- ☐ Show proof that you own the boat (a boat title or a bill of sale will work)
- ☐ Pay a registration fee

You'll then receive a registration plate to display on the back of the trailer. Learn more about how to get a boat title.

How much does it cost to register a boat?

Boat registration fees vary based on a few factors: where you live, the size and specifications of your boat, and whether you register your boat on a state or federal level. However, if you decide to register your boat with the US Coast Guard, there's a flat annual fee of \$133.

Insure your new boat with Progressive

What's the difference between a scooter and a moped?

Scooters and mopeds are both two-wheeled vehicles that look similar, but there are a few key differences that set them apart:

Engine

Scooters are vehicles with an engine size between 50cc and 250cc. Mopeds are less powerful and have engines smaller than 50cc.

Speed

Scooters can reach speeds up to about 60 to 70 mph, while mopeds reach maximum speeds of around 30 to 40 mph. Mopeds generally aren't allowed on highways, while scooters are allowed on the highway in certain states.

Design

Scooters have a step-through design with a platform for the rider to rest their feet while driving. Some mopeds share this design, but they typically feature pedals.

While these are the standard traits for scooters and mopeds, definitions can change slightly from state-to-state. Verify whether your state considers your vehicle a scooter or moped to ensure you're getting the proper insurance coverage.

Do you need insurance to drive a scooter?

Scooters fall under the same umbrella as motorcycle insurance, and most states require some form of insurance for any scooters with an engine of 50cc or higher. Bodily injury and property damage liability coverage is typically the minimum requirement and this form of insurance will help cover property damage and injuries to others when you're considered at fault in the event of an accident.

You may need to purchase additional coverage such as comprehensive coverage and

collision coverage if you're leasing or renting your scooter, as lenders often want to provide extra security for their property.

Do you need insurance for a scooter in every state?

Scooter insurance is a requirement in most states. And even if your state doesn't generally require scooter insurance, you may need to purchase a minimum of liability insurance if you're leasing your vehicle or have been involved in a previous accident.

Even if scooter insurance isn't a legal requirement where you live, you may consider purchasing it. If you're ever involved in an accident and found to be at fault, you'll be financially responsible for covering injuries and damages. Without a liability insurance policy, you'll have to pay these expenses out of pocket. Note that you may also need to register your scooter with the state even if you aren't legally required to purchase an insurance policy.

Do you need insurance on a moped?

Most states don't legally require moped owners to have insurance. However, if you're renting or leasing your moped, your lender may want you to be insured even if it's not mandated in your state.

Like scooters, mopeds typically fall under the category of motorcycle insurance. When insurance is necessary, liability coverage is the minimum required, but additional motorcycle insurance coverages are available if you'd like extra protection for your moped and belongings.

Do you need insurance for a moped in every state?

Liability coverage for mopeds is mandatory in about half the states. In some states, moped insurance may only be required for vehicles whose maximum speed exceeds a certain limit. Always check the specific laws for your state before going out on the road. You may also need to register your moped in each state - regardless whether or not you have insurance.

How to get scooter and moped insurance

What to do after a leased car accident

After a car accident, even when you crash a leased car, your first step should be to determine whether anyone is hurt. Then, call 911 and report the accident to the police. Next, you'll need to call your insurance company. Many insurance policies have language requiring you to report any accidents.

Finally, call your lease company to report the accident. The leasing company is the vehicle's legal owner. Your lease may specify when you must report the accident to the leasing company. Check the details of your lease agreement to make sure you report it in time.

When you crash a leased car, the leasing company may require you to repair the car – unless the vehicle is totaled. Learn more about how to file an auto insurance claim and the requirements for insuring a leased car.

What happens if you total your leased car?

In most states, a total loss means the cost to repair your vehicle is more than its value, so it's not worth repairing. In this case, your lease will end once the valuation is completed and the insurance company pays the leasing company the car's actual cash value, minus any applicable deductible. Learn more about what happens when your car is totaled.

If the total loss payment is less than what you owe on the lease, you'll need to pay the difference unless you have gap insurance. If the insurance payout is more than what you owe to the leasing company, the balance should be paid to you.

How does gap insurance help with a leased car accident?

Gap insurance is coverage that comes into play when a car is totaled or stolen. It covers the difference between your car's value and the remaining balance on your loan or lease. Many lease agreements include gap insurance, but they might refer to it as, "waiver of responsibility in case of loss."

If your lease agreement does not include gap insurance, you may be able to add similar

coverage to your auto insurance policy. For example, Progressive offers loan/lease payoff coverage which can pay up to 25% of your vehicle's value toward your outstanding loan or lease balance.

If your leased car is declared a total loss after an accident, contact your gap insurance provider with copies of your paperwork (lease agreement, gap insurance contract, police reports, etc.) and follow their instructions on how to file a gap insurance claim.

Can I test ride a motorcycle at the dealership?

Dealers that allow test rides must carry insurance on the vehicles available for testing. Motorcycle accidents can come with a high cost because riders are more likely to sustain serious injuries, and the bike is liable to sustain more damage than a car. Most dealers don't allow test rides since the insurance coverage required could be prohibitively expensive.

Still, some dealers allow test rides or have a few dedicated test bikes. Those that do will typically go with you on a pre-selected route lasting 10 to 15 minutes.

Can I test ride a motorcycle without a license?

No. A license is required to operate a motorcycle in nearly all states, even just for a test ride. Even if your state didn't require a license to ride, no sensible motorcycle owner or dealer would risk a bike by letting an unpracticed rider in the saddle.

How can I arrange to test ride a motorcycle?

Motorcycle preference is very personal. Knowing whether you want a motorcycle if you can't ride it first can be hard. A typical spin around the block is often inadequate to see if the bike's a good fit for you. For example, test riding a dirt bike on the highway isn't the best way to understand what the bike will feel like off-road. Similarly, test driving a touring motorcycle for 10 minutes doesn't tell you much about what it'll be like on a long day's ride.

Once you've identified the kind of motorcycle you want, your best bet for a proper test is

to rent a motorcycle. Consider renting for a few days to see if it's as exciting to ride once you're familiar with it. This will give you a better sense of whether the bike is a good fit for you. Some cities have motorcycle rental agencies similar to rental car agencies. Another option is to join a motorcycle sharing program. Websites and apps like Riders Share and Twisted Road allow you to rent other riders' bikes by the day. Ridesharing can be a great way to test ride and ask questions to an actual owner before you commit to buying a new or used motorcycle.

What to look for when you test ride a motorcycle

Start by tweaking and adjusting the bike to get comfortable. This can include adjustments to the brake levers, mirrors, electronics that offer different driving modes, and more. Before you take off, sit on the bike and note your body position. Is it comfortable? Will it be comfortable on a typical ride?

Once you have set the bike up to your liking, do a mechanical test. Does the engine deliver smooth, linear power? Does the transmission shift smoothly? Do the brakes stop the bike effectively? How do they feel? Do they bite immediately or slow the motorcycle more gradually?

If you're test riding a motorcycle from a private sale, you'll likely have to settle for your first impressions. But if you're renting the bike, take it for a meaningful test run. A day or weekend trip helps assess a touring bike, while a faster ride is appropriate for sports bikes. Use the motorcycle for its intended purpose and see how it makes you feel. Finally, if you have the time and opportunity, leave it in your driveway or garage overnight and do everything again the next day. See if it's still satisfying or if something raises a concern once the novelty has worn off.

Get the right coverage for your motorcycle with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Quote motorcycle insurance online or call 1-866-749-7436 to insure your bike.

What should you consider before renting a motorhome or RV?

Type of RV

The first step in renting an RV is deciding what type of vehicle you want. Consider where you're traveling, how many passengers can fit in your RV, your preferred amenities, and what size vehicle you'll feel comfortable driving. Class B and Class C vehicles are perfect for most novice RV drivers as they're less intimidating than larger models but still offer plenty of space. If you're traveling with a large group or want plenty of luxury in your RV, you might consider a large Class A vehicle.

Remember that certain states require a special RV license to drive a Class A RV. You may also consider a vehicle to tow behind your own SUV or truck, such as a travel trailer or a fifth wheel. Learn more about the common types of RVs.

Budget

According to RV Share, RV rental rates vary considerably, ranging from around \$100 to several hundred dollars per night, depending on the size and luxury level of the vehicle. Class B and Class C RVs tend to be cheaper, while large Class A RVs lean toward the higher end of that range. Travel trailers are cheaper – often less than \$100 per night. You'll find the best deals by planning your trip outside of peak times like summer and school vacation weeks.

When setting your budget, don't forget to factor in other expenses like campground spaces, gas, national park passes, and activities.

Camping location

The most popular option is a campground to reserve a space and connect the RV to electricity, water, and sewer. A unique option is something called "boondocking." You park somewhere and stay in the RV overnight without connecting to electricity, water, or sewer. Instead, you can use the water in the RV's tank and power the motorhome with a generator.

RV knowledge

Before taking off in your rental, make sure you know how to work everything. Familiarize

yourself with how to hook up to electricity and sewer at campgrounds, reverse safely, and secure an awning or any slide-out features that the RV has. Also, make sure you know the vehicle's height to ensure your safety while driving under bridges or overpasses. If there's anything you're unsure about, ask the rental company or RV owner to help you out. If you're driving an RV for the first time, start slow while you get used to handling it.

Where can you rent an RV?

There are two main options for where to rent an RV: a corporate rental car company or peer-to-peer rental services.

Several major car rental companies include RVs and motorhomes in their fleet. You may also opt for a peer-to-peer RV rental option, which operates similarly to car sharing. Local RV owners rent out their vehicles online. You can browse the selection of vehicles near you – or near where you'd like to visit on vacation – and get in touch with the owner about renting their RV. Many renters like this option as it often feels more personal.

Do you need special insurance when renting a motorhome?

If you're renting a motorhome and don't own it, you can get RV rental insurance directly through the rental company. Both corporate rental car companies and peer-to-peer rental services extend insurance to their customers for the duration of their trip. Sometimes insurance is included in your rate, or there may be a fee. Check with your rental company to see what their policy is. [Learn more about how RV insurance works.](#)

Rental companies typically offer the minimum RV insurance requirement in your state as a base. From there, you can often upgrade if you'd like additional coverage. Some rental companies even offer roadside assistance as part of their insurance coverage.

What does a turbo do?

A turbo compresses exhaust gas as it exits and sends it back into the engine. The increased airflow sends more fuel into the engine, giving it more power.

Turbocharged engines pros and cons

Using a turbo to get the extra power you need from a smaller engine may seem like a simple way to avoid the downsides of a larger engine. Here are some pros and cons of adding a turbocharger to your vehicle.

Pros of a turbocharged engine

- ☐ Performance: When you need a boost to merge into oncoming traffic, the extra power the turbo gives your engine can improve its performance on the road.
- ☐ Fuel efficiency: Because turbochargers give your car extra power without increasing the size of the engine, they're typically more fuel-efficient than larger engines.
- ☐ Sound: Turbos muffle engine sounds, making cars with turbo engines quieter to drive.

Cons of a turbocharged engine

- ☐ Delay: Turbos need a little time to prepare, so it may take a few seconds from when you hit the accelerator until the turbo boost kicks in.
- ☐ Affordability: Cars with turbocharged engines are typically more expensive than vehicles with standard engines because they may need to use premium gas in your car.
- ☐ Reliability: Turbocharged engines may not be as reliable as standard engines. Engines with more parts have more that can go wrong.
- ☐ Maintenance: Because turbochargers stress the engine and its parts, turbocharged engines often require more routine maintenance.
- ☐ Towing capability: Turbochargers aren't a good option if you plan to haul heavy loads. You typically need a larger engine, not a turbo-boosted smaller engine.

How to get a car with a turbo engine

Many vehicles come standard with turbocharged engines, so if you're in the market for a new car, finding one with a turbo should be relatively easy. If you want to add a turbo to your current vehicle, you may be able to purchase a kit, which should have all the parts you need to turbocharge your engine.

However, that may not be your best option. Before turbocharging your car, consider whether the engine and the rest of your vehicle can handle the extra power. You may need to upgrade components such as the clutch, pistons, and valves before you can turbocharge your engine to avoid damaging your vehicle. If you don't know your way around cars or are unsure how turbocharging your engine will affect it, it's a good idea to talk with a qualified mechanic.

Will having a turbocharged engine affect my insurance?

Cars with turbocharged engines often cost more to insure because they cost more to repair than their non-turbocharged counterparts. They also have more power and speed than a standard engine, increasing the risk of an accident. Your car insurance premium may reflect the increased risk for the insurance company. Check with your insurance company to get specifics and learn more about car insurance cost factors.

If you buy a vehicle with a turbocharged engine, the insurance company will find out when they run the vehicle identification number (VIN) to add it to your policy, and the insurer will quote your premium accordingly. However, if you add a turbocharger to your engine after purchasing a car, it's important to let the insurance company know. You'll likely need an endorsement or custom car insurance policy to cover the modifications. The insurer may deny your claim if you don't tell the insurance company about the changes and your car is damaged or stolen. Learn more about insurance for modified cars.

How to import a car to the U.S.

Importing a car to the United States can be overwhelming. Here are things to know that can help you prepare.

How much does it cost to import a car from Europe?

The exact price varies based on multiple factors, including the size of the vehicle, the type of shipping container, the distance it has to travel, and the shipping route.

What do you need to rent a car?

You must meet specific requirements to make a reservation, including:

- ☐ Holding a valid driver's license: You can't rent a car with a learner's permit, even if a licensed driver is in the vehicle with you.
- ☐ Having a credit/debit card: Most car rental companies only accept payment in the form of a credit or debit card. If you pay with a debit card, there may be additional requirements.
- ☐ Being over the age of 21: You must be at least 21 years old to rent a car in the United

States. If you're under 25, the rental car company may restrict the types of vehicles you can rent and charge a fee.

How to rent a car

Research available rentals & choose a location

Before booking a rental, find out what cars are available and price ranges. You'll typically pay more for larger and luxury vehicles. However, prices and vehicle selection vary by company, so comparing quotes from several companies is a good idea. You can get quotes directly from the rental car company or travel sites that arrange car rentals.

Car rental companies have multiple places to pick up and drop off vehicles. Find one that's convenient for you.

Make a reservation

Scheduling your reservation in advance helps ensure you get a car that meets your needs. If you're in a pinch, you may be able to get a rental without a prior reservation, but vehicle selection may be limited. [Learn more about renting exotic and luxury cars.](#)

Have your payment method ready

You typically don't need to make a payment to schedule your reservation. However, when you pick up your rental, the company may put a hold on your credit or debit card in the amount of the rental fee plus a security deposit. The rental company will charge your card when you return the vehicle.

Review the contract

When you pick up your vehicle, review the terms and conditions of the rental agreement. Ask an agent if you have questions.

Inspect the vehicle

Before you leave the parking lot, inspect the interior and exterior of the car with an agent. If you notice any damage, make sure to document it before driving off. When you return the car, you'll be responsible for any damage that wasn't documented when you picked it up.

Return the vehicle

If you don't return the vehicle on time, the rental company may charge an extra fee. Many companies also require you to return it with a full tank of gas, and the rental company will expect it to be in the same condition as when you took possession of it.

Tips for renting a car

Verify mileage allocation

Many rental car contracts have unlimited mileage, but some cap the number of miles you can drive daily. If you exceed the limit, they charge you a per-mile fee.

Take advantage of discounts

You may be able to qualify for a discount on your rental if you belong to specific membership organizations, such as Costco, AAA, AARP, and more. If you need to schedule a hotel stay or flight in addition to your rental, you may be able to get a discount by making the bookings together.

Check out airport fees

Rental car companies often charge extra when you pick up or drop off a vehicle at an airport. Find out if your reservation will include a surcharge.

Make sure you're covered

In most cases, your auto insurance policy covers you while driving a rental in the US. However, if you don't have auto insurance, you'll need to purchase rental car insurance from the agency when you pick up your car. If your auto policy doesn't include auto collision coverage, you may also want to purchase a collision damage waiver, so you're not on the hook for damage if you're in a collision.

Rental car reimbursement coverage can help protect you if you need to rent a car after an accident or other covered incident. If your auto insurance policy includes this type of coverage, your insurer will cover the cost of your rental car up to a certain dollar amount per day for a specific number of days, potentially saving you hundreds of dollars.

A brief history of private flood insurance and the NFIP

Flood insurance was almost unheard of before the 1970s, primarily because predicting the frequency, location, and cost of flooding was challenging. In 1968, the federal government recognized a need for flood insurance. It passed the National Flood Insurance Act, which created the NFIP. For more than 40 years, consumers purchased almost all flood insurance policies through the NFIP.

Congress reauthorized the NFIP in 2012 and included provisions to bolster a private flood insurance market. With advanced computer modeling, machine learning, and AI, it's become easier for private companies to offer flood insurance. Learn more about how flood insurance works.

Is the WYO Program for flood insurance the same as private insurance?

No. FEMA designed and launched the Write Your Own (WYO) Program in 1983 so private insurance companies could help FEMA write and service flood insurance policies. The NFIP still underwrites the policies, and it also pays any claims. Policies issued through this program are the same as policies issued directly through the NFIP.

But the WYO Program has helped private insurance companies gain decades of flood insurance experience. This is another reason why private insurance companies are now better able to develop their own flood policies.

Private flood insurance vs. FEMA/NFIP insurance

Private flood insurance policies tend to offer more flexibility and broader coverage options than the standard FEMA/NFIP policy. Here's a quick breakdown of some of the key differences between the two:

Not all private flood insurance providers offer the same coverages and limits. Check with your own insurance company or agent to find out what options are available to you.

What's the cost difference between NFIP and private flood insurance

plans?

The cost of any flood insurance policy is dependent on whether your home is in a high, medium, or low-risk flood zone, proximity to bodies of water, elevation, and coverage limits. Because there's much greater flexibility in coverage limits on private flood insurance plans, that's where you're likely to see the biggest differences in cost. As private flood insurance companies gain more experience with flood coverage, the rates they offer may decrease over time due to increasingly accurate risk evaluations.

How to buy flood insurance with Progressive

Get a flood insurance quote online through Progressive or call us at 1-866-749-7436.

What are Ohio's motorcycle insurance requirements?

Motorcycle insurance is required in the state of Ohio. While you can purchase a bike without it, you'll need to have proof of insurance before you hit the open road. The state of Ohio requires you to carry liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Why is a home inspection important?

A home inspection is your chance to uncover potential issues and have them addressed before you close. If you choose not to address those issues with a seller or have an inspection contingency in your purchase contract, it will be up to you to handle any repairs yourself.

Is a home inspection required?

Home inspections aren't usually required when buying a house, but they're certainly recommended. If you're financing the house, the lender will almost always require a home appraisal, but not necessarily an inspection.

While inspections aren't required, it's always a good idea to have a property reviewed by a licensed professional. Sales contracts typically state that closing is contingent on a

satisfactory inspection. This means the house must be in acceptable shape before a buyer closes. Otherwise, you may uncover issues later that could lead to significant repair costs.

Inspections are important for insurance since an insurer will want to know that the house is structurally sound. They will also want to be sure the systems are working before issuing a homeowners insurance policy. Learn more about home insurance inspections.

How does a home inspection work?

A home inspection is typically conducted after negotiating a house contract. As the buyer, you'll hire a licensed inspector and make an appointment for them to visit the property. However, real estate agents sometimes handle this on their clients' behalf. On the appointed day and time, an inspector visits the property and inspects it thoroughly from top to bottom, inside and out. They enter basements or crawlspaces, check attics, and inspect the roof for evidence of disrepair.

Inspectors look for any potential problems, including settling of the foundation, water intrusion, mold, or other deferred maintenance. They also often look for evidence of pests, such as termites. They may test for radon coming up through the foundation in some areas. Inspectors also look at mechanical systems, such as air conditioners. However, if systems are old or complex, you may need to hire a specialist to check those separately.

After the inspection, you'll receive a comprehensive report on the home's condition. If the inspector uncovers problems, you can negotiate with the seller to make the needed repairs or lower the sale price so you can make the repairs yourself. If the seller makes any repairs to problems found during the initial inspection, you should schedule a second inspection to make sure that the work was done properly.

Home inspection tips for first-time buyers

Ask your real estate agent for recommendations

Real estate agents often know reliable inspectors. They usually know who's good and available when you need them.

Schedule inspections promptly

Any home inspection will likely uncover issues that the seller must address before closing.

Make sure there's plenty of time to complete repairs so you can schedule a second inspection before closing on your home.

Review the results with your agent

Most real estate agents know contractors who can handle repairs or at least provide quotes so you can request a credit against the sales price.

Don't be shy about requesting credits

If your home inspection uncovers issues, don't assume the seller was trying to hide something. They might not have been aware of unseen issues. Allow them to fix things that an inspector finds or ask for a credit. The worst thing that can happen is they say no, leaving you responsible for making repairs after closing (if you still choose to close).

Always close the loop

Don't release contingencies on your purchase contract until the seller has addressed all items of concern. Whether the seller is handling repairs, offering credit, or you're making repairs yourself, have a game plan for each item.

What car lease insurance coverage will my leasing company require?

Leasing companies will typically require you to carry physical damage coverage for your leased vehicle, commonly known as comprehensive and collision coverage.

Many lessors will also require you to carry higher bodily injury liability limits, such as \$100,000 per person and \$300,000 per accident. You may also need a set amount of property damage liability coverage, such as \$50,000.

- ☐ Collision coverage: Auto collision coverage pays for damage caused in an accident with another vehicle or an object, such as a telephone or utility pole. This coverage applies even if you cause an accident.
- ☐ Comprehensive coverage: Comprehensive car insurance pays for damages caused by events outside of your control, including weather, acts of nature, theft, vandalism, fire, and animal accidents.

What are the state requirements for insurance on a leased car?

The type and amount of car insurance required varies from state to state, but the state requirements for car insurance are the same whether you lease, finance, or own your car outright. The vast majority of states require some level of liability coverage, including:

- ☐ Bodily injury liability: Covers medical expenses for others injured in an accident for which you are at fault. Minimum coverage per person and accident varies by state.
- ☐ Property damage liability: Covers damage to another person's property in the event of an accident.

Some states require uninsured motorist coverage, medical payments coverage, or personal injury protection. These coverages can cover medical expenses for you and your passengers after an accident. Learn more about the difference between bodily injury vs. personal injury protection.

Is leased car insurance more expensive?

Since the insurance requirements for a leased car are typically greater, it can cost more to insure a leased vehicle than a financed or owned vehicle. However, leasing a vehicle may give you lower monthly payments than financing, so car payments and insurance rates are a trade-off. Your lessor might also require a specific deductible amount for comprehensive and collision coverage, which will influence your insurance rate.

How can I lower my lease insurance cost?

Even if your lessor has strict requirements regarding your insurance coverage, there are steps you can take to reduce your auto insurance rate. You can save by shopping around for car insurance to see which insurer can help lower your car insurance rate with car insurance discounts.

Also considering bundling policies. Many companies, like Progressive, offer discounts when you bundle your auto policy with your home or renters insurance. See how you can save by bundling insurance policies.

Is gap insurance needed for my leased vehicle?

Lessors may require gap insurance for a leased car since new vehicles depreciate quickly once driven off the dealer's lot. Note that Progressive offers loan/lease payoff coverage, which is similar to gap coverage. Learn more about gap insurance for a leased vehicle.

How to insure a leased car through Progressive

When does insurance cover gutters?

Your homeowners insurance may cover gutters if covered perils damage them. For example, if a tree branch snaps off during a strong windstorm and knocks your gutters free, your homeowners insurance policy's dwelling coverage may pay to repair the damage.

Your homeowners insurance may cover damage to your gutters caused by fire, tornadoes, hurricanes, storm damage, and other weather-related situations, but there are always exceptions. If your gutters are loose and fall due to a windstorm, your policy may not cover the damage if you did not properly secure the gutters.

How much does it cost to replace gutters?

Gutters have a lifespan between 20 and 50 years, but if your gutters begin to show signs of aging and are damaged or sagging, it's up to you to replace them. The cost to replace gutters varies depending on your location, the cost of labor and materials, and the size of your home's perimeter.

Get dwelling coverage from Progressive

Do I need houseboat insurance?

While state laws vary and not every state requires boat insurance, marinas often require boats that use their slips to be insured. In addition, lenders almost always require that owners insure their boats as a part of the loan agreement.

Is liveaboard insurance different from houseboat insurance?

Yes. Because a liveaboard boat represents a dwelling and a pleasure craft, you'll need a boat insurance policy that can do double duty. As a liveaboard, you'll spend more time on the boat and are likely to cruise more than a weekender, so liveaboard insurance costs

may differ from a houseboat insurance policy.

Do I need liveaboard insurance?

If you're considering moving onto your boat, you should consider insurance for your liveaboard sailboat or yacht as both a boat owner and a homeowner. Talk with your insurer about your limits for personal property coverage. As with homeowners insurance, consider making an inventory of your possessions (possibly with photos), which can help establish what was on board if you have to make a claim. Consider a rider for high-value items to make sure you are insuring them for their full value. You can expect riders to affect your liveaboard boat insurance cost.

You should also consider standard and optional boat insurance coverages, which might be necessary with the more time you spend on the boat. For instance, medical payments coverage can pay medical bills if someone sustains an injury on your boat. That might not be a big concern if you only go out occasionally, but when you live on the boat, you'll use all the craft's amenities more than the average boat owner. Insurance to protect them might be something you want to consider.

Do I need a survey for liveaboard insurance?

You should also consider the value of the boat and any modifications you've made. You can get liveaboard boat insurance without a survey. However, a hull value taken by a surveyor may be a better guide to the value of your boat's structure, especially if you've added equipment or made significant changes or repairs. Older steel hull boats that you have restored can benefit from a boat survey because steel hull houseboat insurance can sometimes be difficult to secure for older boats.

Is it difficult to get liveaboard status?

Most marinas have liveaboards rules, and some don't allow them at all. Often, the marina wants to maintain a certain image and is opposed to members modifying their slip or surroundings (or leaving possessions around the slip as many liveaboards do). In other cases, state or local laws prohibit liveaboards to fight vagrancy. Another common challenge is finding space. The liveaboard life is easier than ever now, thanks to the availability of remote work. Most marinas that accept liveaboards have a limit (such as 10%) on the number of slips that they will allocate to liveaboards. As a result, many

marinas have long waiting lists for access to liveaboard slips.

Some insurance companies treat liveaboard boats differently than pleasure craft – the more time you spend on the boat, the greater an insurance risk you represent. Therefore, you will likely have higher rates as a result. However, it's important to note that some insurers, including Progressive, do not offer insurance for liveaboard boats due to the associated risk involved. Be sure that the boat insurer you choose offers policies for liveaboard boats in addition to traditional boat insurance.

Do I need to tell insurer that I'm a liveaboard?

In the boating world, that's called a "sneak-aboard." It's generally easy for the harbormaster to tell what you're doing. In addition, lying on an insurance application or deceiving your insurer is a form of insurance fraud. Besides possible legal ramifications, failing to disclose information (or outright lying) to the insurance company can be grounds to deny a claim if you ever have to make one.

How to get boat insurance

How to buy an RV

Determine what you're looking for

When buying an RV for the first time, ask yourself questions to figure out what you want. Are you planning to live in your RV full time, or will it be used just for vacations? How many people are you looking to travel with? Is ample storage space important to you? Once you've worked out the answers, consider the three main types of motorhomes: Class A, Class B, and Class C motorhomes.

Class A RVs are the largest and most luxurious RVs and often sleep up to eight people comfortably. They can come equipped with a full kitchen and bathroom, multiple bedrooms, and a living area. Class A RVs are the perfect option if you're looking to downsize your life and use the RV as your main home or if you want to be extra comfortable while traveling. Learn more about Class A motorhome insurance.

These often look like vans on the outside but are outfitted like RVs inside. They're the smallest of the three RV types. Rather than a full kitchen, they often have a mini-fridge and

hot plate, and instead of a full bathroom, there may be a small wet room with a toilet and showerhead. Class B RVs are ideal for camping and short-term trips for one or two people. Learn more about Class B motorhome insurance.

These RVs are more compact versions of Class A vehicles. They can also have a full kitchen, bathroom, and bedroom, and they often have slide-out panels on the sides to make the interior feel more spacious when parked. Class C vehicles can commonly sleep up to six people. While Class A RVs usually have a large flat front like a bus, Class C models are shaped more like a regular truck, meaning there's less of a learning curve when you start driving. Learn more about Class C motorhome insurance.

Set a budget

It's a good idea to have a price range in mind before you start talking to RV dealers. Don't forget to consider other costs you'll incur after buying an RV, such as gas, maintenance, and furniture for inside. Used RVs are typically more budget-friendly, but new ones come equipped with the latest features and floor plans. Learn more about buying a used RV.

Research different RV models

Once you have an idea of what you want and need in an RV, start researching different models. Compare features and prices. Narrow your search down to a couple of RV models that you can view in person and take out on a test drive.

Verify what type of license you'll need

A regular driver's license will allow you to drive most RVs. However, you may need a special RV license if you purchase an especially large RV.

Consult RV dealers

There are a few main routes to buying an RV. You can go through a dealership that sells both new and used vehicles, check RV websites to find motor homes sold online, or visit an RV show. RV shows pop up across the country and are the best way to see a variety of RVs. Ask questions about your potential new ride, such as its maintenance history or tow capacity.

Negotiate for a good price

Put your negotiating skills into practice whether you're shopping for a new or used RV and whether you're buying an RV from a dealership or private seller. If possible, shop for your RV during a low season like late fall and winter. Fewer people buy an RV during these seasons, so you'll benefit from more negotiating power. The spring and summer months are the most popular times to shop for an RV, so you'll likely come across higher prices at these times.

Look into insurance options

RV insurance is required in nearly every states. In most states, bodily injury and property damage liability are the minimum requirements, but some require additional RV insurance coverages, such as personal injury protection or uninsured motorist coverage.

Comprehensive coverage isn't required in any state, but it's still beneficial to have. It protects you from non-collision issues that are out of your control, like vandalism, weather damage, theft, or a cracked windshield. Learn more about how RV insurance works.

Insure your new RV with Progressive.

What's included in a standard Progressive California boat insurance policy?

Bodily injury liability coverage and property damage liability coverage helps pay for damages and injuries. Property damage liability covers damage to docks, marinas, and other boats. In contrast, bodily injury liability covers the medical costs of injuries sustained by other boaters, guests and visitors aboard. As with any boat liability coverage, choose a coverage limit that best protects you and your assets. If you need more than a \$500,000 liability limit, a Progressive umbrella policy can offer extra protection for up to \$5 million.

Wreckage removal coverage can help remove your boat from the water if it sinks.

Fuel spill covers the cost of legally required cleaning that comes with spilled fuel.

Watersport coverage pays for medical expenses for injuries gained from water-tubing, water-skiing, and other related sports.

Optional Progressive boat coverages

Comprehensive and collision: Comprehensive coverage helps repair or replace your boat if it's damaged by events outside your control, such as fire, theft, or vandalism. This type of coverage is particularly useful when your boat is in storage, and you are not actively checking on it. Collision coverage pays for repairs to your boat if you collide with another vessel or object like a buoy or dock. If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about comprehensive and collision coverage for boats.

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery, and more.

Fishing equipment or carry-on items: If your fishing equipment or other gear is lost or stolen, you can receive the full replacement cost up to \$10,000 for fishing gear, scuba gear, phones, and other items.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With so much Pacific coastline, California is a popular state for boaters. You'll see plenty of boats on the water, including yachts. If you're a boater in the state of California with a yacht more than 26 feet, Progressive may still be able to help you get the insurance you need.

How much is boat insurance in California?

California is considered a medium-cost state in terms of boat insurance cost. In addition to the type of coverage you opt for, many factors determine the cost of boat insurance, including:

How can I lower my boat insurance rate in California?

Discounts vary by state, but you may be able to lower your Progressive insurance rate if:

See if you qualify for more boat insurance discounts.

How to get boat insurance in California

What to know about shipping a car to another state

Shipping a car to another state may take longer than you think. You'll have to wait until the transport company has room in their schedule to pick up your vehicle. If you're shipping a car to another state, delivery may take several weeks from when the company picks up your vehicle. However, it may take less time, depending on how far you're shipping the car.

Schedules when shipping a car may also change. The transport company's timeline is an estimate and not a guarantee. Multiple factors can affect the time it takes to deliver your vehicle, including inclement weather and additional scheduled pickups and deliveries. Shipping prices may change. The initial quote the transport company gives you may not include service fees, insurance costs, or other charges that accrue during transport. The price you pay may be higher.

When shipping a car to another state, make sure you have alternate transportation. If you're shipping your only vehicle to another location or waiting for the new car you just bought to be delivered, you'll need another way to get around in the meantime. It's also important to have car insurance coverage to protect your vehicle while it ships. Most companies typically have insurance that covers damage that occurs while they are transporting your car, but it's up to you to check.

If there's a problem with the transport company's insurance, maintaining comprehensive car insurance and auto collision coverage on your vehicle may help protect you if your car is damaged during the shipping process. Learn more about insurance when shipping a car.

What is the cost of shipping a car?

According to UShip, the average cost to ship a car is \$2.92/mile for distances of less than 200 miles and \$0.78 per mile for distances of 1,000 miles or more as of July, 2022.

However, car shipping costs vary based on multiple factors, including location, vehicle size, and transport method. It costs more to ship cars to more difficult places to access.

Shipping costs are determined in part by the size and weight of your vehicle. Larger and heavier vehicles cost more to ship. Also, open transports are less expensive than closed

transports.

Getting your car ready for shipping

Unless you're shipping a brand-new car from the dealership, you'll need to prepare your vehicle for shipping to another state before the transport company arrives.

- ☐ Remove your personal belongings from the car: Transport companies typically won't take possession of a vehicle with your things in it.
- ☐ Clean it: Cleaning your car before the transport company picks it up will make it easier to assess the vehicle's condition. Take a moment to document any existing damage before you hand over the keys.
- ☐ Document damage: Take photos and make notes of any existing damage, so you can make sure there's no additional damage when the car arrives at its destination.
- ☐ Empty the gas tank: A full gas tank adds to the vehicle's weight, which will increase your shipping charges. Aim to have your tank one-quarter full when it ships.

How to ship your car

Research shipping companies

There are many vehicle car shipping companies to choose from, so do some research before choosing one. Check out online reviews, and compare the pricing and services from different companies.

Choose a transport method

Decide whether you will opt for an open or closed (secure) transportation method. A closed transport provides more protection for your vehicle, but it costs more.

Select a vehicle shipping company

Once you've done some research and decided on the type of transport you want, choose the company you want to use. They may ask for a copy of your driver's license, vehicle registration, vehicle title, and proof of insurance.

Choose a delivery location

You can have your car delivered to your home or another location to pick it up. Shipping to

a large metropolitan area will likely cost less than shipping it to a small city or rural area.

Schedule the transport

Let the company know when you'd like to have your car delivered but remember that they probably won't be able to guarantee an exact date.

Contact the dealer or seller

If you recently bought a new car and want it shipped to you from a dealer or private seller, they will need to be available when the transport company arrives.

Pre-delivery inspection

When the transport company arrives, they will inspect the car to document existing damage. If applicable, ask the seller to help with this process.

Post-delivery inspection

You and the driver will inspect the vehicle when it arrives to ensure it's in the same condition as when the company picked it up. You'll also need to sign the bill of lading, which says you received the vehicle.

How do I choose the best motorcycle for new riders?

Comfort and cost are important, but safety should be your number one priority when you start shopping for your first motorcycle. New riders are significantly more likely to have accidents. Studies have shown that riders are four times more likely to crash in their first month of riding than in their whole second year as motorcyclists. New riders are encountering many challenges on the road for the first time and should have as much help as they can get.

Buying a motorcycle for beginners: safety considerations

Modern safety features

Vintage bikes are appealing for their looks, but modern motorcycles have technological safety features that make you less likely to have an accident. For instance, data from the

Insurance Institute for Highway Safety (IIHS) show that bikes with antilock braking systems (ABS) have 22% fewer fatal crashes than the same bikes without ABS. Motorcycle collision insurance claims decrease with ABS, especially with other safety technologies like combined braking.

Seat height

Make sure the bike is the right size for you. Seat height determines how easily and comfortably you can put your feet on the ground if you need to support yourself at slow speeds when many accidents and drops occur. Make sure you can put your feet on the ground without standing on your toes. If you're looking for an off-road bike with more ground clearance, you may have to accept a slightly higher seat height.

If you're buying a motorcycle for commuting or long distance rides, make sure the seat isn't too low. Riding with your knees high can get uncomfortable or cause cramps over time.

Bike weight

A lighter bike is easier to control, especially in a sudden stop or unexpected maneuver. Beginners need a bike that they can comfortably handle until they develop more riding skills.

Engine size and power

Beginners should strongly consider a bike with a smaller, less powerful engine. The more powerful the engine – and the higher the bike's power-to-weight ratio – the easier it is to accelerate quickly and reach high speeds. Bikes with big engines can quickly get away from new riders who aren't used to controlling the acceleration or driving at high speeds.

Bike style

Some styles of bikes are more accident-prone than others. Supersport bikes are four times more likely to have fatal accidents than cruisers or standards, partly because they're lightweight and have powerful engines. If you're thinking about eventually riding a supersport-style bike (e.g., consumer versions of racing motorcycles), consider starting with something less powerful and moving up as you gain experience.

Budget considerations

New motorcyclists often drop their motorcycles or get into small accidents as they learn how to ride a motorcycle. Because there's a high chance of causing at least minor damage to your new bike, the best motorcycle for new riders is often either a starter bike you don't plan to keep forever or one you can afford to repair if you need to.

Motorcycle insurance with physical damage protection can help pay for repairs. Depending on your coverage and policy details, you'll need to decide if it's worth making a claim for a minor or cosmetic repair.

Best motorcycle for beginners: new vs. used

Both used and new bikes have advantages. Buying a used bike can reduce costs, making it easier to save money for repairs. They may also already have cosmetic damage, so you won't feel bad if you drop the bike and scratch it or cause other cosmetic damage. On the other hand, used bikes may have other problems or need repairs. Used bikes are more likely to be older, so they may not have modern safety features important for new riders. Learn more about buying a new vs. used motorcycle and what to look for when buying a used motorcycle.

New bikes generally cost more but come with the promise that they are in perfect working order and should include manufacturer warranties. Buying new ensures you have access to the latest safety features. However, you may pay more for repairs, and lose more value if you damage a new bike versus an older, used one.

Save on motorcycle insurance with Progressive

Basics of stick shift vs automatic transmission

The transmission in your car connects the engine to the wheels – the piece that transmits the power. Like a bicycle, it has multiple gears appropriate to different speeds, inclines, and driving conditions. For most drivers in America, that's all they need to know.

Automatic transmissions change gears for you automatically based on driving conditions, meaning you never have to think about which gear to use. If you drive a manual transmission, you choose which gear to use and when to shift.

Manual vs. automatic pros and cons

Automatic transmission technology has improved over the decades, making some of the old arguments against it obsolete. If you're considering a manual transmission – or you're a stick shift lover and wondering if you should switch to automatic – it comes down more to what kind of driver you are and what type of experience you want. Learn more about the benefits of driving a stick shift car.

Pros of manual transmission

The number one reason to choose a stick shift is that you like the feeling of being engaged with the car. You have more to do, and drivers who enjoy being behind the wheel often feel that manual transmissions are more fun than automatic ones.

Choosing which gear to use gives you more control over the ride. A skilled stick shift driver can provide a very smooth ride, limit the car's speed in adverse conditions, and more.

With fewer manual transmission vehicles on the road and automatics becoming more common, stick shift vehicles may be less desirable as targets for car theft.

Despite accounting for a minuscule percentage of sales in America, manual transmissions are very popular abroad, especially in Europe and Asia. Being comfortable with a stick shift is helpful if you want to drive a car internationally.

Cons of manual transmission

A stick shift requires more attention and physical effort to drive, especially in heavy traffic or hilly areas. If you take long trips or do a lot of city driving, you may see driving a stick as a hassle.

Today, very few new cars in America offer a manual option. That means you'll have to choose from a limited selection or look at older models.

Not everyone knows how to operate a stick shift. A manual transmission can be a lousy fit where you expect multiple drivers, like families with driving-age children, to use the vehicle.

Automatic transmission pros

For most people, the learning curve for driving an automatic transmission is more approachable. press the accelerator and go without worrying about shifting or evaluating which gear to use.

Nearly every car in production in America is offered with an automatic transmission, meaning you have your choice of vehicles.

Because an automatic transmission requires less input from the driver, they are typically less tiring to drive, especially in situations like city driving that require lots of shifting.

Automatic transmission cons

For those interested in performance driving or who like the feeling of control behind the wheel, trading control for convenience may not be worthwhile.

Automatic transmissions are more mechanically complex than manuals and may require more expensive maintenance over time.

Automatic vs. manual: which is faster?

It's a common myth that manual cars are faster than automatic ones, but that isn't the case. High-speed vehicles are available in both transmission types, and the transmission isn't the most important factor in determining top speed. For instance, the Bugatti Veyron – capable of speeds over 250 mph – uses an automatic transmission.

Similarly, Ferrari no longer makes standard production cars with manual transmissions. Performance drivers often prefer a manual transmission for the control it gives, but a stick shift isn't a requirement for a high-performing car.

Manual vs. automatic transmission: reliability and efficiency

In the past, manual cars got better mileage and had fewer problems. But that isn't always the case with modern cars. Big technological advancements have made automatic transmissions more and more competitive with manuals regarding fuel efficiency. In some cases, modern automatics outperform their manual counterparts in fuel efficiency.

In terms of reliability, things aren't as clear. Manufacturers build both types of transmissions to last. Modern advancements have extended the automatic transmission's

life, though they remain more expensive to repair on average than manuals.

What to check when buying a used motorcycle

Follow our used motorcycle checklist for every component to examine before you purchase your bike.

Appearance

If the motorcycle has dings, scuff marks, or rust, its condition may indicate that it wasn't maintained well. On the other hand, a clean bike shows the owner took care of it and likely kept it in a covered garage.

VIN

Motorcycles are a high-theft item. Ensure the vehicle identification number (VIN) matches the title. If there are discrepancies between the information on the title and what you see in front of you, be wary of the seller.

Starting

You should always examine a motorcycle "cold," which means it shouldn't be running when you begin your inspection. Ensuring the motorcycle is off and hasn't been started recently means you can check how well it starts, look for issues in the exhaust, and much more.

Brakes

When looking over the bike, take it out of gear and move it forward. Test the brakes. Check for any resistance in the brake lever and measure whether it brings the wheel to a stop or not.

Gears

Try to shift the motorcycle's gears. Shifting should happen smoothly, with no resistance and almost no noise. Signs of damage to the transmission can include loud sounds when shifting or clutch action that isn't smooth.

Gas tank

Check the motorcycle's fuel tank. Open it up and look inside for any floating debris, and signs of rust. Any sediment or rust in the fuel tank can be a sign of significant problems and, at the very least, indicates the machine needs to be cleaned.

Oil

Oil should look like syrup. This means it's new or has been recently changed. Thick black oil means it hasn't been changed in a while but isn't necessarily indicative of problems. However, silver or milky oil means water is somehow entering the engine and signifies a major repair likely will be needed.

Coolant

Coolant typically smells sweet and has a green color to it. If you see brown coolant, it can mean another substance, such as rust or oil, is mixing with the coolant. If you see this, you may want to reconsider the purchase.

Lights

Working lights on a motorcycle are crucial to safety. Test every one of the lights, from the blinkers to the headlamps. Check the brake lights, too. If the lights are dim, the battery needs to be changed, or the bulbs themselves need servicing.

Tires

Look at the level of wear on the tires. Most motorcycles will have some level of wear and tear, but if you see severe wear or damage to the tires, it points to the rider burning out or possibly using it on a racetrack. Ask the seller how they used the bike before showing interest.

Tips for buying a used motorcycle

Buying a used motorcycle can be a smart investment that reduces the overall cost of owning a bike, but you need to know what to look for when purchasing a used motorcycle. Signs of damage or abuse can mean you'll be making expensive repairs that negate your savings. If you buy from a responsible owner or a reputable dealer, you minimize the risk

of buying a bike with severe damage. Learn more about buying a new vs. buying a used motorcycle.

Do you show signs of aggressive driving behavior?

Aggressive driving encompasses a range of behaviors and dangerous violations such as speeding, tailgating, driving erratically, and more. Causes of aggressive driving are unique to the individual but they can involve mindset, situational factors like heavy traffic, failure to plan, and more.

For example, you might be short on time to get to your destination, so you speed to avoid being late. However, speeding can lead to losing control of your vehicle or being less able to safely respond to road hazards, raising the risk of injury to you and those around you.

Or perhaps you follow cars in front of you too closely and weave around traffic when it's not moving fast enough. Regardless of other drivers' behavior, driving erratically makes it harder for you and everyone around you to stay safe.

What are the consequences of aggressive driving behavior?

If you engage in aggressive driving behaviors, these are just some of the potential consequences:

- ☐ Moving violations: If a police officer catches you driving over the speed limit, tailgating, weaving in and out of traffic, or driving erratically, they might give you a ticket.
- ☐ Accidents: Aggressive driving behaviors increase your risk of being involved in an accident.
- ☐ Road rage: Aggressive driving and road rage are closely related. Road rage can eventually escalate to intentionally causing harm to someone on the road. Learn how to prevent road rage.
- ☐ Increased insurance premiums: Road rage incidents that result in a ticket or accident can affect your car insurance premium like any other citation or collision. If you rack up enough of them, your insurer may drop you altogether.

Should I get gap insurance on a lease?

Many lessors require customers to purchase gap insurance for leased vehicles. This is to help the customer pay the difference if something happens to the car while providing the

lessor with financial security if the customer can't afford to pay the balance. Check your lease agreement to see if gap insurance is required for you.

Even if you aren't required to have gap coverage, it can still be beneficial as leased cars depreciate quickly. Gap insurance can especially come in handy if:

- ☐ You made a low down payment
- ☐ Have a long lease term
- ☐ You're leasing a luxury car

How do I know if I have gap insurance on my lease?

Some car dealerships and lessors automatically add gap insurance as part of your loan agreement/payments. Read through your lease agreement to determine whether or not you already have gap coverage.

Keep in mind that even if you're signed up for gap insurance through the dealership, you don't necessarily have to stick with it. You could possibly save by adding gap insurance for your car lease to your existing car insurance policy instead. If your lessor requires you to have gap insurance, make sure to pass on relevant paperwork to prove that you've gotten coverage elsewhere.

Do I need gap insurance on a lease if I owe less than the car's ACV?

The point of gap insurance is to help you cover the financial difference between what you owe and what the car's worth. So, if the vehicle is worth more than what you owe on it, you don't have any need for gap insurance. Just be sure to get approval from your lessor if you're foregoing gap insurance or canceling it from an existing insurance policy.

What is gap insurance?

Gap insurance on a leased car covers the difference between the vehicle's ACV and what you still owe on the lease. So if your vehicle was stolen or totaled, your comprehensive coverage or collision coverage would pay out an amount equal to the vehicle's ACV. If that amount isn't enough to cover your remaining lease payments, then your gap insurance may cover them instead. Note that you need comprehensive and collision coverage in order to add gap coverage to a car insurance policy.

Is comprehensive motorcycle coverage required?

Comprehensive insurance coverage for your motorcycle is not required by law in any state. If you own your bike outright, it's up to you whether or not to get comprehensive coverage for your bike. However, if you're making payments on your motorcycle, you should check the terms of your loan or lease. Many institutions require comprehensive as part of the lease or loan agreement.

How does comprehensive motorcycle coverage work?

If a covered peril damages your bike, you can submit a claim. Then, if the claim is approved, your policy will pay to repair the damage. Depending on the insurer and policy, they may write you a check up front for the estimated cost of repair, or they may reimburse you for the repairs once they're done. If the bike is deemed a total loss, the payout will usually be based on the current market value of the bike.

In any case, the amount you receive won't exceed the maximum coverage limit defined by the policy and won't include your deductible (the amount defined in your policy that you pay out of pocket for any claim). For example, say you need body work done that costs \$5,000 and you have a \$500 deductible. If your claim is approved, the payout would be \$4,500 – the cost of repairs minus your deductible.

What does comprehensive motorcycle insurance cover?

Comprehensive motorcycle insurance coverage protects your ride from damage that results from forces beyond your control. This could include (but isn't necessarily limited to):

- ☐ Severe weather (hailstorms, hurricanes, etc.)
- ☐ Theft, vandalism, and malicious mischief
- ☐ Falling objects
- ☐ Collisions with wildlife

What is not covered?

Except for wildlife collisions, any damage resulting from a collision – including collision with the ground due to accidentally knocking your bike over – is not covered by comprehensive. Normal wear and tear is not covered, nor is damage that was already

present when you bought the policy. Comprehensive motorcycle insurance is coverage that helps protect against unexpected events that occur after you purchase the policy.

Should I get motorcycle comprehensive coverage?

Whether you get comprehensive depends largely on your budget and risk tolerance: would you rather pay less each month, or would you rather be protected against unexpected costs in the future? Consider how much you'd be willing and able to pay out of pocket and compare that to the market value of your motorcycle and the coverage limits you can afford.

Consider your bike's value. The newer and more valuable the bike, the bigger your loss can be if something happens. More expensive vehicles often cost more to repair, too, so consider the repair costs for your specific model. Learn more about motorcycle insurance coverages.

How to file a claim

If your bike is affected by a covered peril and you want to make a claim, you should contact your insurer as soon as possible. They'll put you in touch with a claims adjuster who will estimate the cost of repairs, and you might have to answer some questions or provide photos of the damage. If your claim is approved, the insurance company will pay for the repairs. Learn how to file a motorcycle insurance claim.

How to get motorcycle comprehensive insurance

New Progressive customers

Get a motorcycle insurance quote online or call 1-866-749-743 and see how affordable motorcycle insurance can be with Progressive.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to make sure your policy is up to date with the coverages you need.

What's included in a standard Progressive Ohio boat insurance policy?

Bodily injury liability coverage and property damage liability coverage can pay your expenses if you're found liable for accidents. Bodily injury liability helps pay for medical costs for another person, either from a collision or if a guest sustained an injury while aboard your vessel. Property damage liability helps cover the costs of damage to other people's boats or property, including structures like docks or buoys. As with any liability coverage, choose a coverage limit that best protects you and your assets.

If you need more than a \$500,000 liability limit, a Progressive umbrella policy can offer extra protection up to \$5 million. [Learn more about boat liability coverage.](#)

Wreckage removal helps cover the cost of retrieving your boat from the water in states that mandate retrieval of wrecked vessels.

Fuel spill coverage helps pay costs associated with the legally required clean-up of spilled fuel.

Watersport coverage helps pay the medical costs of guests involved in accidents while taking part in water sports like skiing or tubing.

Optional Progressive boat coverages

Comprehensive and collision: Comprehensive coverage can help pay the repair or replacement cost of your boat if it is lost or damaged by fire, vandalism, storms, and other non-collision-related dangers. This coverage can also protect your boat while in storage during the off-season when you aren't actively checking on it. Collision coverage, protects your boat from accidents involving other boats as well as submerged objects in the water. If you're financing your boat, your lender will likely require both comprehensive and collision. [Learn more about comprehensive and collision coverage for boats.](#)

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat gets stuck on the water with on-water towing, jump starts, fuel delivery, †† and more.

Uninsured/underinsured boater: *If you're injured in an accident caused by another boater who doesn't have sufficient insurance (or any insurance at all), uninsured/underinsured*

boater coverage can help pay your medical bills and other things like lost wages while you recover.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

Ohio might not seem like a major yacht destination, but with miles of shoreline along Lake Erie, there are more than just a few large boats on the water. If you have a boat registered in the state of Ohio that's more than 26 feet, Progressive may still be able to help you get the insurance you need.

How much is boat insurance in Ohio?

Despite its long shoreline, Ohio has a shorter boating season due to harsh winters. As a result, boat insurance costs are among the most affordable in the country. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

How can I lower my boat insurance rate in Ohio?

Discounts vary by state, but you may be able to lower your Progressive insurance rate if:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Ohio

Consider comprehensive and collision coverage

Adding comprehensive and collision coverage makes sense for many drivers, especially those who want to avoid paying for repairs or a new vehicle if their current car ever gets damaged. These coverages apply if your car gets stolen or damaged in a collision or other covered mishap. You're typically required to carry these coverages if you lease or finance a vehicle.

What is Michigan's mini-tort law?

If your car is damaged in an accident, Michigan's tort law allows you to recover up to

\$3,000 from the at-fault driver's insurance company for repairs. With mini-tort Michigan coverage (also known as limited property damage liability), you're covered for this type of claim up to the limits you select on your policy.

See all car insurance coverages.

How much is car insurance in Michigan?

Michigan is generally considered to be one of the most expensive states for car insurance. But car insurance rates vary based on a variety of factors, including your driving history, as well as the limits and coverages you choose.

Are there discounts for cheaper auto insurance in Michigan?

Absolutely. Progressive offers a variety of discounts, giving you plenty of ways to save on car insurance. Here are just a few of the discounts available in Michigan:

- ☐ Multi-car
- ☐ Multi-policy
- ☐ Paid in full
- ☐ Online quote
- ☐ Five-year accident-free
- ☐ Teen driver
- ☐ Good student

By bundling your home and auto insurance in Michigan, you can better protect your valuable assets – and save money at the same time. Discover more about Michigan home insurance.

See all auto insurance discounts.

How much is car insurance in Mississippi?

According to the Insurance Information Institute, Mississippi ranked 22nd for average auto insurance expenditures in 2018. However, there are many different factors that can determine the price you pay for auto insurance, such as the limits and coverages you choose, driving history, and ZIP code. Progressive offers car insurance quotes for residents so you can learn more about rates and available discounts.

See more about what determines car insurance price.

Can I earn Progressive discounts for my Mississippi auto insurance?

Absolutely. We offer plenty of discounts and incentives for Mississippi drivers, such as:

- ☐ Continuous insurance
- ☐ Three-year safe driving
- ☐ Paperless
- ☐ Electronic Funds Transfer (EFT)
- ☐ Five-year accident-free
- ☐ Homeowner
- ☐ Multi-car
- ☐ Online quote

Save money while protecting your assets by bundling your car and home insurance in Mississippi. In fact, you can save when you bundle two or more of your Mississippi insurance policies, including renters, boat, and RV.

See all car insurance discounts.

How can I lower my boat insurance rate in Washington?

Discounts vary by state, but you may be able to lower your Progressive insurance rate if:

- ☐ Responsible driver: You've had no auto or watercraft violations or accidents in three years; you could significantly lower your insurance rates.
- ☐ Association: You're a member of the US Coast Guard Auxiliary or the US Power Squadron; you can receive a discount.
- ☐ Pay in full: Receive a discount on your rate by paying your policy upfront and in full.
- ☐ Prompt payment: Pay on time, every time, and receive a discount on your rates.

See if you qualify for more boat insurance discounts.

How to get boat insurance in Washington

What's included in a standard Progressive Washington boat insurance policy?

Bodily injury liability coverage and property damage liability coverage helps pay for damages and injuries. Property damage liability covers damage to docks, marinas, and other boats, while bodily injury liability covers the medical costs associated with injuries sustained by other boaters or by guests and visitors while aboard. As with any liability coverage, choose a coverage limit that best protects you and your assets.

If you need more than a \$500,000 liability limit, a Progressive umbrella policy can offer extra protection up to \$5 million. [Learn more about boat liability coverage.](#)

Wreckage removal coverage can help remove your boat from the water if it sinks.

Fuel spill covers the cost of legally required cleaning that comes with spilled fuel.

Watersport coverage pays for medical expenses for injuries gained from water-tubing, water-skiing, and other related sports.

Optional Progressive boat coverages

Comprehensive and collision: Comprehensive coverage helps repair or replace your boat if it's damaged by events outside your control, such as fire, theft, or vandalism. This type of coverage is particularly useful when your boat is in storage, and you are not actively checking on it. Collision coverage pays for repairs to your boat if you collide with another vessel or object like a buoy or dock. If you're financing your boat, your lender will likely require both comprehensive and collision. [Learn more about comprehensive and collision coverage for boats.](#)

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery††, and more.

Fishing equipment or carry-on items: If your fishing equipment or other gear is lost or stolen, you can receive the full replacement cost up to \$10,000 for fishing gear, scuba gear, phones, and other items.

[See all Progressive boat insurance coverages.](#)

Does Progressive insure yachts?

With so much Pacific coastline, Washington is a popular state for boaters. You'll see plenty of boats on the water, including yachts. If you're a boater in the state of Washington with a

yacht more than 26 feet, Progressive may still be able to help you get the insurance you need.

How much is boat insurance in Washington?

Washington is considered a medium-cost state in terms of boat insurance cost since boating season is on the shorter side. In addition to the type of coverage you opt for, many factors determine the cost of boat insurance, including:

What's included in a standard Progressive Wisconsin boat insurance policy?

Bodily injury liability coverage and property damage liability coverage can pay your expenses if you're found liable for accidents. Bodily injury liability helps pay for medical costs for another person, either from a collision or if a guest sustained an injury while aboard your vessel. Property damage liability helps cover the costs of damage to other people's boats or property, including structures like docks or buoys. As with any liability coverage, choose a coverage limit that best protects you and your assets.

If you need more than a \$500,000 liability limit, a Progressive umbrella policy can offer extra protection up to \$5 million. [Learn more about boat liability coverage.](#)

Wreckage removal helps cover the cost of retrieving your boat from the water in states that mandate retrieval of wrecked vessels.

Fuel spill coverage helps pay costs associated with the legally required clean-up of spilled fuel.

Watersport coverage helps pay the medical costs of guests involved in accidents while taking part in water sports like skiing or tubing.

Optional Progressive boat coverages

Comprehensive and collision: Comprehensive coverage can help pay the repair or replacement cost of your boat if it is lost or damaged by fire, vandalism, storms, and other non-collision-related dangers. This coverage can also protect your boat while in storage during the off-season when you aren't actively checking on it. Collision coverage, protects your boat from accidents involving other boats as well as submerged objects in the water.

If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about comprehensive and collision coverage for boats.

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat gets stuck on the water with on-water towing, jump starts, fuel delivery\3C!--StartFragment-->††\3C!--EndFragment-->, and more.

Uninsured/underinsured boater: If you're injured in an accident caused by another boater who doesn't have sufficient insurance (or any insurance at all), uninsured/underinsured boater coverage can help pay your medical bills and other things like lost wages while you recover.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

Wisconsin might not seem like a major yacht destination, but with miles of shore along Lake Superior and Lake Michigan, there are more than just a few large boats on the water. If you have a boat registered in the state of Wisconsin that's more than 26 feet, Progressive may still be able to help you get the insurance you need.

How much is boat insurance in Wisconsin?

Despite its long coastline, Wisconsin has a shorter boating season due to harsh winters. As a result, boat insurance costs are among the most affordable in the country. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

How can I lower my boat insurance rate in Wisconsin?

Discounts vary by state, but you may be able to lower your Progressive insurance rate if:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Wisconsin

Take our road rules & road signs test

What car insurance covers

Auto liability coverage

Liability coverage is required by law in almost every state. There are two types of liability coverage: bodily injury and property damage liability.

- ☐ Bodily injury coverage can help pay for another person's medical bills if you're at fault in a car accident, up to your policy's limits.
- ☐ Property damage liability coverage: Property damage liability coverage can help pay to repair or replace another person's damaged property if you're at fault in a car accident.

Personal injury protection (PIP)

Personal injury protection may cover medical bills and related expenses, like lost wages, medications, and prosthetic devices, for you and any passengers in your vehicle who are injured in an accident, regardless of fault. PIP is not offered in every state but is required in a few states. Learn more about auto insurance requirements by state.

Medical payments (Med Pay)

Medical payments coverage is available in most states. Like PIP, Med Pay can help pay for medical expenses for you and your passengers due to injuries from an accident, regardless of fault. Med Pay covers only medical bills, whereas PIP may also cover other types of losses, including lost wages.

Uninsured/underinsured motorist coverage

If you're hit by a driver with no auto insurance or insufficient coverage, *uninsured/underinsured motorist coverage may pay for injuries to you and your passengers (uninsured / underinsured bodily injury) and damage to your vehicle (uninsured / underinsured property damage).* Some states require uninsured/underinsured motorist coverage and others consider it optional.

Auto collision coverage

Auto collision coverage is not required by law in any state, but it's usually required by your lender if you lease or finance your vehicle. It helps pay to repair or replace your vehicle after a collision, regardless of fault, after paying your car insurance deductible. Collision

covers multi-vehicle accidents and single-vehicle collisions with objects, like running into a telephone pole or hitting a guardrail.

Comprehensive car insurance coverage

Comprehensive car insurance coverage protects your vehicle against damage caused by an event outside of your control, including theft, vandalism, weather-related damage, and falling tree limbs, after paying your comprehensive deductible when applicable. Like collision, it's not required by any state, but it's usually required by your lender if you are leasing or financing your vehicle.

Additional coverages

Depending on your insurer, the following are optional coverages you may add to your auto insurance policy.

Gap insurance

Gap insurance helps pay for the difference between what's owed on the vehicle and its actual cash value. Due to the fact that new cars lose value quickly, the car's value may drop faster than your loan balance. This coverage is considered optional unless it's required by lenders for leasing or financing a vehicle. Different insurers may provide a similar coverage known as "loan/lease payoff coverage."

Rental reimbursement coverage

If your vehicle is damaged or totaled after a car accident, rental car reimbursement coverage can pay for a rental car while your vehicle is being repaired or replaced, regardless of fault.

Roadside assistance

This coverage provides roadside assistance if your vehicle is disabled on the side of the road, including help with flat tires, a dead battery, or running out of gas.

Rideshare coverage

Standard car insurance policies exclude coverage if you drive for a rideshare service, so

rideshare coverage may be added to your auto policy to extend protection beyond what's offered by your rideshare company. Some insurers may require rideshare coverage if you drive for a rideshare company.

Get the right car insurance coverage for you and your vehicle

Questions to ask when buying a used motorcycle

Used motorcycles can sometimes hide a lot of damage and problems. Whether you're buying from a motorcycle dealership or a private seller, there are several questions you should ask when buying a used motorcycle.

Has the bike been involved in a crash?

If yes, then the vehicle's value decreases by a substantial amount. There may also be damage you can't see from an accident. Even if the answer to that question is no, look at the foot pegs and levers at the handlebars. If these are bent, the bike may have been involved in a crash. At the very least, it means the bike may have tipped over.

How old are the tires?

You can check the numbers outside the tires to find out how old they are. Most motorcycle tires will last around six years. If the tires are nearing replacement age, you can use this information to negotiate the price while factoring in the cost of new tires.

Is there a repair record?

Many motorcycle owners hold on to every service and repair receipt related to their machine. If you have a record of all the work done to the motorcycle, you can gauge the issues you may encounter later. Knowing how often the motorcycle was serviced also gives you an idea of how well the previous owner maintained the machine. Learn more about motor vehicle records.

When was the last time anyone rode the motorcycle?

If no one has used a motorcycle in a long time, you may need to do some pre-ride work to ensure its safety before taking it for a test drive.

Which home renovations may impact the cost of homeowners insurance?

Home renovations may affect your home insurance in several ways. Upgrades, renovations, or additions may increase your home's value and necessitate more coverage and change the cost of your policy. For example, upgrading to a metal or tile roof may result in a higher replacement cost which could increase your premium.

Learn more about how different types of home renovations can affect your homeowners insurance coverages and cost below.

HVAC systems

If your HVAC system breaks down due to normal wear and tear, it generally won't be covered by your home insurance policy. However, your homeowners policy may cover fire damage or damage from a tree falling on your home.

If you plan to modify your HVAC system with a major upgrade, such as new ductwork, it's best to let your home insurance company know. You might qualify for a home update discount. You shouldn't need to update your dwelling coverage unless you're also changing your type of HVAC system (for example, moving from an oil-forced-air furnace to a gas-forced-air furnace).

Air conditioner replacement

Air conditioners may be eligible for a replacement if they're damaged or destroyed by a covered loss, such as fire or hail. Your coverage can depend on the type of AC system in your home. Central air systems are part of your home's structure and therefore fall under dwelling coverage. If you have window air conditioner units, they may fall under your personal property coverage. Learn more about how home insurance covers HVAC and air conditioning units.

Attics and basements

With attic and basement renovations, primary concerns may be adding insulation and extending HVAC and electrical systems. Like with any major remodel, you should notify your home insurer to determine if you need to update your dwelling coverage. They may require photos and invoices to make the appropriate adjustments. Learn more about

homeowners insurance coverage for basements.

New Progressive customers

Get your homeowners insurance quote online or call 1-866-749-743.

Current Progressive customers

To make updates or better understand your current homeowners policy, contact your provider.

Calculating your life insurance amount

How much money would your family need if you passed away unexpectedly? You can dive right into the calculator below to find out how much life insurance you need, or you can start by gathering some basic info from these articles first:

- ☐ How much life insurance do I need? Find out which financial obligations and assets you should factor in.
- ☐ How much is life insurance? Learn the factors that can affect your life insurance premium, as well as average rates by age.
- ☐ Final expenses calculator. Get an idea of how much your final expenses will cost so you can factor those into your life insurance amount.

Life insurance calculator

Enter the values about your income, your family's income (if there are multiple earners), family size, and the various expenses you'd like your life insurance to cover. The life insurance calculator will retain your values after you complete it once. If you want to compare different scenarios, simply adjust the values and re-submit to see the difference in life insurance calculation. You may also wish to consult your financial advisor to determine if this estimate makes sense for your particular circumstances.*

What types of roof damage does homeowners insurance cover?

Coverage can vary but, generally, damage caused by the following perils may be covered by your home insurance policy:

How to get motorcycle insurance in Pennsylvania

Is motorcycle collision coverage required?

State insurance laws do not require collision coverage. If you own your bike and are no longer making payments, you can choose if you want to carry this coverage. Most lenders require collision coverage as part of the terms of your lease or loan – if you're leasing the bike or if you are still making payments on a loan, you'll want to check your financing agreement or speak with the lender to find out if you're required to carry collision.

How does motorcycle collision coverage work?

Motorcycle collision coverage protects you against most kinds of collision. When you're involved in a covered incident on your motorcycle, you can make a claim on your collision coverage. If the claim is approved, you'll receive a payout from the insurance company to repair the damage to your motorcycle.

Some insurers and policies write a check for the expected cost of repairs, while others reimburse you for the repairs once you have made them. If the insurance company deems your bike is a total loss, they will base their payment on the current market value of your motorcycle.

In any case, the payment will not exceed the maximum coverage limit established in the policy and will not include your insurance deductible (the amount you agreed to pay before your coverage kicks in).

What's covered by motorcycle collision coverage?

As its name suggests, motorcycle collision coverage covers the motorcycle itself in the event of a collision with another vehicle or object, regardless of who was at fault. Situations where motorcycle collision coverage can help include:

- ☐ Hitting an object (fire hydrant, road sign, tree, etc.)
- ☐ Roadbed collision (sometimes referred to as dropping your bike)
- ☐ Hit-and-run damage, including parking lots
- ☐ Collisions with other vehicles, even if they're parked

What's not covered?

Collision only covers damage from a collision, and it only protects your motorcycle. It can't be used for medical expenses and doesn't cover instances of theft. Collision coverage also generally doesn't cover motorcycles used for commercial purposes (such as delivery riders) or competitive events like races.

Is motorcycle collision coverage worth it?

Whether or not motorcycle collision coverage is a good investment depends on your tolerance for risk and your ability to pay for repairs (or a new motorcycle) out of pocket. Think about whether you'd rather pay less each month or be protected against sudden expenses.

Consider the bike's value when deciding whether to add collision coverage to your policy. The more the bike is worth, the more you can lose if something happens. Expensive motorcycles also usually cost more to fix, so be realistic about what repairs you could afford to pay for out of pocket. Even if the bike is totaled, collision can help you pay off the rest of your loan. Learn more about motorcycle insurance coverages.

How to file a claim

If your bike has sustained damage in an accident, contact your insurer immediately. Accident claims have a statute of limitations, meaning there's a deadline to file your claim if you want to receive a payout.

When you contact your insurer, they'll assign you a claims adjuster who will evaluate the claim and the likely cost of the damages. You may have to provide details about the incident or photos of the damage. If the claim is approved, you'll get a payout for the amount of the repairs minus your deductible. Learn how to file a motorcycle insurance claim with Progressive.

How to get motorcycle collision coverage

New Progressive customers

Get a motorcycle insurance quote online or call 1-866-749-7436 and see how affordable motorcycle insurance can be with Progressive.

Current Progressive customers

Log in to your policy or call 1-866-749-7436 to make sure your policy is up to date with the coverages you need.

Discounts on Alabama renters insurance

Progressive offers several discounts to help lower the cost of renters insurance in Nevada, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does Alabama renters insurance cost?

You can buy Alabama renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Alabama , including your location and coverage limits.

Learn more about renters insurance cost factors.

Get an Alabama renters insurance quote

Is renters insurance required in Alabama?

There are no laws mandating Alabama renters insurance, but it's sometimes required by landlords or apartment buildings as a condition for moving in. Even if your new home doesn't require renters insurance, it's an affordable way to protect your belongings, yourself, and your family.

Alabama renters insurance coverages

Check out the four standard coverages on nearly all Alabama renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Alabama is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Alabama

The burglary rate in Alabama is ranked 11th among all states. Personal property coverage on your renters policy may pay to repair or replace stolen or vandalized items, up to your coverage limits and minus your deductible.

What Illinois motorcycle insurance coverage is needed?

You'll need to obtain proof of insurance before you can put your bike on the road or even register it. In Illinois, your motorcycle policy must meet certain minimum liability coverage limits:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

Illinois also requires policies to include a minimum Uninsured/Underinsured Motorist bodily injury (UM/UMI BI) coverage of \$25,000 per person and \$50,000 per accident. By default, policies include UM/UMI BI coverage equal to the policy's liability bodily injury limit, but drivers can choose to reject the excess coverage.

How can I lower my Progressive boat insurance rate in South Carolina?

Discounts vary by state, but you may be able to lower your insurance rate with the following discounts:

- ☐ Original owner: You're the original owner; you're entitled to a discount on your boat insurance policy.
- ☐ Multi-boat discount: You insure more than one watercraft on your Progressive boat policy.
- ☐ Safety course: You completed a South Carolina-approved safety course.
- ☐ Multi-policy discount: You have another policy with Progressive; you can bundle and save on boat insurance.

See if you qualify for more boat insurance discounts.

How to get boat insurance in South Carolina

What's included in a standard Progressive South Carolina boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well. Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets. A Progressive umbrella policy can offer extra protection up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat liability coverages.

Fuel spill covers the legally required clean-up costs associated with spilled fuel, no matter how it happened.

Watersports coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for removing your boat from the water in the event it sinks.

Optional Progressive boat coverages

Collision and comprehensive coverages are likely to be required by your lender if you're financing your boat. Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control such as fire, theft, and vandalism. This type of coverage may also be helpful if you tend to store your boat during the long winter months when your boat is not in use. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown coverage can help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

Sign & Glide® on-water towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery††, and more.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With access to the Atlantic Ocean, South Carolina is an attractive location for yachts plying the waterways. If you're a boater in the state of South Carolina with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in South Carolina?

South Carolina has some Atlantic Ocean coastline, but it has far more boating opportunities in rivers and bays, stretching far inland from the coast. South Carolina tends to be a higher-cost state when it comes to boat insurance rates. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

What's included in a standard Progressive Connecticut boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well.

Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets. A Progressive umbrella policy can offer extra protection up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat liability coverages.

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Watersports coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

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Optional Progressive boat coverages

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Sign & Glide® on-water towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery††, and more.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With access to the Atlantic Ocean, Connecticut is an attractive location for yachts plying the waterways. If you're a boater in the state of Connecticut with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in Connecticut

Connecticut tends to be a higher-cost state when it comes to boat insurance rates. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

How can I lower my Progressive boat insurance rate in Connecticut?

Discounts vary by state, but you may be able to lower your insurance rate with the following discounts:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Connecticut

How to get homeowners insurance quote in New Jersey

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

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- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Get a homeowners insurance quote for your New York home

When does home insurance cover roof leaks?

Dwelling coverage on a standard homeowners insurance policy may pay out for costs to repair or replace your leaking roof. Your policy's personal property coverage may pay to repair your personal items damaged by the leak, such as furniture and electronics. Perils that may cause a roof leak include a fallen tree and rain or snow damage.

Learn more about how homeowners insurance may cover ice dam damage, fire damage and damage to your home from a fallen tree.

Does homeowners insurance cover water damage from a leaking roof?

If your roof begins to leak, there's a high likelihood that other elements of your home could face water damage. If your roof leak was caused by a covered peril on your policy, then the cost to repair or replace things like furniture, floors, walls, roof and ceilings may be covered. Learn more about how home insurance covers water damage.

Does insurance cover roof leaks from snow and rain?

Homeowners insurance generally covers damage from a roof leak caused by snow and rain, up to your policy's limits and minus your deductible.

When does home insurance not cover a leaking roof?

Homeowners insurance typically won't cover roof leaks that result from general wear and

tear, damage caused by animals, and rot.

How to handle a leaking roof

Leaks can escalate from a minor issue to something more severe in a short window of time. Taking the following steps as soon as you notice a leak in your roof may help minimize the damage:

Learn more about how homeowners insurance covers roof damage and how roof type can affect insurance.

Get the right homeowners coverage with Progressive

How you're covered

Vermont doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in Vermont

The winter months bring a lot of snow and ice that can cause roof damage, and that snow and ice can turn into water damage when spring rolls around. The good news? Your home insurance policy may cover damage to your home's structure and belongings caused by winter weather up to your policy's limits, minus any deductible.

Learn more about how home insurance may cover damage caused by severe weather.

What types of severe weather damage does home insurance typically cover?

Hail: Standard home insurance will generally cover hail damage, minus your deductible. In fact, hail damage to your roof is one of the most common weather-related insurance claims. Additionally, damage from the weight of ice, snow, or sleet may be listed as a covered peril on your homeowners policy.

Wind (including tornadoes and hurricanes): Standard home insurance policies typically cover damage to your home's structure and belongings from high winds, including those caused by events like tornadoes, hurricanes, and winter storms. However, it's possible that your policy excludes or reduces coverage for wind damage, so check the terms and conditions. If your policy does exclude wind damage, you may be able to purchase a separate policy for wind coverage. Learn more about how home insurance may cover hurricane damage and tornado damage.

Hot tubs and swimming pools

Homeowners insurance may cover swimming pools or hot tub damage (usually under your dwelling, personal property, or other structures coverage), as long as a covered loss causes the damage.

If installing a new swimming pool, the Insurance Information Institute recommends raising your home insurance liability limits to \$300,000 – \$500,000 or more. A separate umbrella policy can also provide protection in an accident or disaster.

Deck replacements

Your homeowners insurance dwelling coverage may cover deck replacements under if a covered peril necessitates the replacement. Regardless of your reason for replacing your

deck, talk to your insurance company about updating your dwelling limit after the renovation. Adding or replacing a deck can boost your home's value but will require more funds to rebuild if damaged. Keep receipts for labor and materials, note the material types and square footage, and take plenty of photos to help your insurer calculate how much additional coverage you need.

Landscaping

Your policy might cover landscaping, which may help pay to remove damaged trees and replace plants and shrubs if they're damaged by a listed peril. If you plan to make significant improvements to your home's land, talk to your insurer about what might be covered. Insurance companies may limit landscaping coverage to a percentage of your home's dwelling coverage. Learn more about how home insurance may cover landscaping.

Detached garages, sheds, and driveways

Secondary structures such as sheds and detached garages fall under your home insurance policy's other structures coverage. While your insurance won't cover normal wear and tear, it may cover damage caused by a covered loss such as a storm.

If you add a new garage or shed to your property, your insurer might use home replacement cost estimates to calculate how much coverage you'll need. Provide details about the anticipated size, materials, and amenities like electricity or heating. The "other structures" portion of your insurance policy covers most driveways. Learn more about driveway damage and home insurance.

Roof replacement

Your home insurer will only pay for a roof replacement if a covered loss causes the damage. Keep in mind that replacing your roof after decades of wear and tear isn't covered by insurance. Check your policy's dwelling coverage to find out more.

When updating your home insurance policy due to a new roof, your premium may decrease. A new roof offers better protection against inclement weather, reducing the chance that you'll need to file a claim related to water leaks. Keep the invoices from your qualified roofing professional and take photos to share with your insurer. Learn more

about how home insurance covers roof damage.

Does homeowners insurance cover new additions?

Home additions can't be paid for through your homeowners coverage since home insurance helps to put your property back to pre-loss condition after a covered loss. Adding to your home's floor plan almost always necessitates updates to your homeowners insurance during remodeling. You'll need to raise your dwelling coverage limit to account for the additional square footage. Talk to your insurer ahead of time to get an estimate of how your premium may be affected when the addition is complete.

Homeowners insurance during construction

If you're planning a major remodel like a home addition, you might want to revisit your personal property limit and consider adding coverage to your homeowners insurance during construction. Homes undergoing major home renovations can be targets for criminals, so make sure any belongings in the home are covered. Check with your insurer about coverage for your home while it is under construction.

Also, you may consider increasing your personal liability coverage in case someone gets injured during renovations. Your contractor's commercial insurance policy should cover any injuries their workers suffer. However, a lapse in their coverage could ultimately fall on your shoulders. If you're knocking out an exterior wall or adding a second story, you may even consider purchasing builders risk insurance if you're concerned about the level of coverage provided by your contractor's insurance.

Are DIY projects covered by homeowners insurance?

Most DIY projects won't be paid for by your home insurance policy. However, there may be an exception. If you repair an item that was damaged by a covered peril if you're in the trade or if your work is inspected by a qualified professional your policy might cover that repair. If you aren't confident in your skills, don't be afraid to hire a pro to complete the job. Your insurer could deny your claim if any mistakes or improper DIY work results in damage to your home.

Pro tips for roof maintenance

The condition of your roof affects the value of your home, so maintenance is imperative, especially as your roof ages.

Get a roof inspection every few years: Preventative maintenance could save you from a large future expense (remember, your home insurance policy won't cover wear and tear).

Remove objects that land on the roof: Debris may cause your roof to deteriorate.

Replace worn shingles: Damaged shingles are more susceptible to water damage and leaking.

Document the health of your roof: Before and after photos will accurately depict the severity of roof damage for a potential insurance claim.

Contact your agent or insurer whenever you make an improvement: Upgrades to your roof could earn you a discounted home insurance rate.

Is there specific co-op insurance?

Co-ops are covered with a condo insurance policy, and not a specific "co-op" policy. The types of coverages available vary by insurer, condo policy, and the master policy, but available coverages may include:

What's included in a standard Progressive Alaska boat insurance policy?

Bodily injury liability coverage and property damage liability coverage helps pay for damages and injuries. Property damage liability covers damage to docks, marinas, and other boats, while bodily injury liability covers the medical costs associated with injuries sustained by other boaters or by guests and visitors while aboard. As with any boat liability coverage, choose a coverage limit that best protects you and your assets. If you need more than a \$500,000 liability limit, a Progressive umbrella policy can offer extra protection for up to \$5 million.

Wreckage removal coverage can help remove your boat from the water if it sinks.

Fuel spill covers the cost of legally required cleaning that comes with spilled fuel.

Watersport coverage pays for medical expenses for injuries gained from water-tubing, water-skiing, and other related sports.

Optional Progressive boat coverages

Comprehensive and collision: Comprehensive coverage helps repair or replace your boat if it's damaged by events outside your control, such as fire, theft, or vandalism. This type of coverage is particularly useful when your boat is in storage, and you are not actively checking on it. Collision coverage pays for repairs to your boat if you collide with another vessel or object like a buoy or dock. If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about comprehensive and collision coverage for boats.

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery††, and more.

Fishing equipment or carry-on items: If your fishing equipment or other gear is lost or stolen, you can receive the full replacement cost up to \$10,000 for fishing gear, scuba gear, phones, and other items.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With so much Pacific coastline, Alaska is a popular state for boaters. You'll see plenty of boats on the water, including yachts. If you're a boater in the state of Alaska with a yacht more than 26 feet, Progressive may still be able to help you get the insurance you need.

How much is Progressive boat insurance in Alaska?

Alaska is considered a higher-cost state in terms of boat insurance cost. In addition to the type of coverage you opt for, many factors determine the cost of boat insurance, including:

How can I lower my Progressive boat insurance rate in Alaska?

Discounts vary by state, but you may be able to lower your insurance rate if:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Alaska

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies.

Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Get a homeowners insurance quote for your North Dakota home

How does motorcycle insurance in Pennsylvania work?

Pennsylvania law requires all motorcyclists to carry the same required insurance as drivers, which means you'll need liability coverage of at least:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$5,000 in property damage per accident

Pennsylvania also requires something called "first party benefits." This is a form of medical payments coverage that pays for medical bills you or your passengers incur after an accident. While motorcycles are mostly exempt from this requirement, motorcycle policies must still provide a first party benefit to pedestrians that sustain an injury because of an accident involving the insured motorcycle. You'll need a minimum of \$5,000 of first party benefits coverage to comply with Pennsylvania law.

What's included in a Progressive motorcycle insurance policy in Pennsylvania?

All Progressive policies with physical damage coverage include the full replacement cost –

without depreciation – of any parts used in the repair. We also match parts, so if your bike has original equipment manufacturer parts, we'll pay for OEM parts for the repair. We'll pay for custom parts if you've got custom parts. That way, your bike is always restored to its pre-accident condition or better.

It's not just the bike that's covered – we also include accessories coverage that protects upgrades, customizations, and other extra gear. Policies with physical damage protection automatically include \$3,000 of accessories coverage, but you can increase the limit as high as \$30,000, so your bike is protected no matter how unique it is.

Standard Progressive motorcycle coverages

Pennsylvania's required coverage mostly protects others when you cause an accident. However, because motorcyclists and their bikes are more vulnerable in a crash than cars, many riders carry more than the legally required minimum coverages. If you want to protect your bike, collision coverage can pay for damages to your motorcycle that result from a collision, even if you're the one who caused it. Comprehensive coverage protects you from damages that result from forces beyond your control, like natural disasters, theft, vandalism, and even accidents with wild animals.

Riders commonly increase their medical payments coverage since motorcycle injuries can easily be serious and expensive to treat. Lastly, uninsured motorist coverage for motorcycles can protect you if another driver causes an accident but doesn't have enough insurance to cover the damage they cause you.

Other Progressive motorcycle coverages available in Pennsylvania

While the standard motorcycle insurance coverages are the basics for keeping yourself safe when you ride, you can customize your policy with even more specialized coverages:

See all Progressive motorcycle insurance coverages.

How much is motorcycle insurance in Pennsylvania?

Insurance rates vary according to many factors like the rider's location, riding habits, age, accident history, coverage limits, and more. Fortunately for Quaker State residents, Pennsylvania is considered a low-cost state with less expensive premiums than the national average based on Progressive's pricing. Learn more about how motorcycle insurance rates

are calculated.

Where to find cheap motorcycle insurance in Pennsylvania

Shopping for inexpensive insurance means looking for a balance of cost and coverage since being underinsured can be expensive if you get into an accident. Focus on getting the proper protection first – you can bring the monthly cost down by tweaking your coverage limits and deductible. You can also save with our many discounts, including:

- ☐ Multi-policy
- ☐ Motorcycle endorsement
- ☐ Safety course
- ☐ Switch and save
- ☐ Three-year accident-free

See all motorcycle insurance discounts.

How much is homeowners insurance in New Jersey?

Your New Jersey homeowners insurance cost varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in New Jersey?

If you own a rental property in New Jersey, get the right insurance policy to protect it. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in New Jersey

How you're covered

New Jersey doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy. Your policy's coverages safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.

- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in New Jersey

Garden State residents are fortunate to live in an area where many forms of severe weather are comparatively rare. New Jersey doesn't typically see harsh winters, tornadoes, or earthquakes, all of which can drive up home insurance costs. However, New Jersey is an eastern coastal state, so hurricanes and tropical storms are a risk, even if they don't always make it so far north. Nor'easters are another form of seasonal storm, typical of the late winter and early spring, that can bring severe precipitation.

Get more information about how home insurance in New Jersey may cover damage from severe weather.

Learn more about homeowners insurance coverages.

How much is homeowners insurance in New York?

Your cost for New York homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in New York?

If you own a rental property in New York, get the right type of insurance policy to protect it. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in New York

How you're covered

New York doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy. The purpose of your policy's coverages is to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
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Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in New York

Due to the huge variation in climate and lifestyle across the state, it isn't easy to generalize about claims in New York. For instance, New York City residents are much more prone to vandalism damage than residents in rural areas. Similarly, the state spans multiple climatic zones. Weather patterns are quite different in the NYC/Long Island area than in the rest of the state, especially when compared to higher elevation zones like the Catskills and Adirondack mountains.

Find out more about how property insurance in New York can protect you against

damage caused by severe weather.

How much is homeowners insurance in North Dakota?

Your cost for North Dakota homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Are you looking to rent out a home you've purchased in North Dakota?

If you own a rental property in North Dakota, get the right insurance policy to protect it. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in North Dakota

What's included in a standard Progressive Alabama boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well. Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets. A Progressive umbrella policy can offer extra protection up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat liability coverages.

Fuel spill covers the legally required clean-up costs associated with spilled fuel, no matter how it happened.

Watersports coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for removing your boat from the water in the event it sinks.

Optional Progressive boat coverages

Collision and comprehensive coverages are likely to be required by your lender if you're financing your boat. Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control such as fire, theft, and vandalism. This type of coverage may also be helpful if you tend to store your boat during the long winter months when your boat is not in use. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown coverage can help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

Sign & Glide® on-water towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery††, and more.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With access to the Gulf of Mexico, Alabama is an attractive location for yachts plying the waterways. If you're a boater in the state of Alabama with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in Alabama?

Alabama tends to be a higher-cost state regarding boat insurance rates. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

How can I lower my Progressive boat insurance rate in Alabama?

Discounts vary by state, but you may be able to lower your insurance rate with the following discounts:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Alabama

Questions to consider while shopping for wedding dress insurance coverage

All insurers have their own policies regarding coverage and limits, so be sure to get the following information from the wedding dress insurers you're considering:

What causes foundation damage?

Your home's foundation is one of the structure's most critical components and can suffer damage over time due to a variety of factors. Because your home's foundation sits in direct contact with the ground, many environmental factors can cause damage, including temperature changes, poor drainage, water buildup, tree roots, and inferior construction.

How does homeowners insurance cover foundation damage?

Dwelling coverage, or Coverage A on your homeowners insurance policy, will likely cover foundation damage caused by covered perils. If the foundation damage is due to negligence, your insurance won't cover the repair cost. It's your responsibility to take preventive measures to keep moisture from accumulating or tree roots from causing damage to the structure.

These covered perils include:

- ☐ Tornadoes, windstorms, and hailstorms
- ☐ Lightning strikes

- ☐ Damage from trees falling on your house
- ☐ Sudden and accidental water damage (such as from a burst pipe)
- ☐ Vandalism
- ☐ Fire

Your insurer may offer endorsements to your policy for damage caused by earthquakes and floods. If not, you may need separate policies to cover foundation damage from earthquakes or damage from flooding, as standard home policies typically won't cover these incidents.

What is a slab or foundation leak?

A slab is essentially the concrete foundation of a house. A slab leak can result from the deterioration or breakage of these lines.

How to tell if you have a slab or foundation leak

Sometimes, slab leaks aren't always obvious. However, if you notice any signs, it can be a good idea to investigate further. Slab leaks can have a long-term, negative impact on your structure, finances, and peace of mind. While this may not be an inclusive list of signs of a slab leak, call an expert immediately if you recognize sounds of running water, notice any wet spots on along the houses exterior foundation, or signs that your water bill has increased without good reason.

Does home insurance cover foundation cracks or settling?

Generally, foundation cracks or settling aren't covered by your homeowners policy. Your home's foundation is protected under your policy's dwelling coverage, but only for certain perils/events. Most policies cover damage due to sudden and unexpected events like

severe windstorms or fire, but won't cover damage that falls under the umbrella of routine home maintenance.

Does home insurance cover foundation movement or sagging floors?

Foundation damage caused by shifting or settling earth or sagging floors caused by rotting floor joists are typically not covered by homeowners insurance. If the damage is caused by flooding or an earthquake, you'll typically require separate coverage.

What are the signs of foundation damage?

There will be obvious signs if you have a foundation problem, including cracks in the basement walls and interior walls, doors that don't close properly, slanted floors, and moisture in the basement. If you spot any of these issues, it's recommended to have your home examined by an expert.

Repairing a foundation can be expensive, so it may be worth investing in annual or bi-annual inspections to catch issues before they become catastrophic events. To maintain optimal moisture levels around your home's foundation, follow these tips:

Why is a property survey important?

If you know where your property line is when you add a new structure, your neighbors won't be able to argue you're encroaching on their property. Your property limit may also be relevant regarding accidents. For example, if a tree falls on your property, your neighbors might argue that the tree belongs to you. Therefore, you're responsible for

cleaning it up. There's less confusion about who's responsible if you know where the boundary line exists between the two properties.

Property limits also help determine your property value. Some buyers may bypass a property that doesn't have clearly defined boundary lines due to the headache it can cause.

Is a survey necessary when buying a home?

Not necessarily, but performing a property survey before buying a home ensures you pay for the advertised property. Property surveys are rarely required when buying a home but are often a good idea to ensure you're paying for what you think you're paying for. The last thing you want is to close the deal on a home, only to discover that what you purchased is not what the seller promised. If a survey is required during the closing process, you can often negotiate these costs with the sellers.

A survey can help you to understand what kind of infrastructure lies beneath your home. Some examples might include: underground power lines, sewage and water pipes, and telephone lines. If you don't know where these utilities are, you risk damaging them during the construction process. Learn more about the difference between buying vs. building a home.

How do I get a property survey?

If you've purchased a home or want to perform a property survey on your existing property, your first step should be to check the property deed. While the deed contains pertinent information like the owner's name, address, property tax number, and more, deeds also have a land surveyor's measurements and home surveys.

If your deed does not list the dimensions of a land survey, check with your local courthouse or tax office. Many states require that you file any property surveys with the county. Your tax office may have records of property surveys the deed does not.

If no one conducted a home survey previously, you can hire a land surveyor to define the legal limits of your property. If there is a legal question regarding the extent of your property, the surveyor can be a witness to testify to your property limits.

How to get motorcycle insurance in Illinois

Renting vs. buying a house pros and cons

Buying a home can be one of the most common ways to build wealth. But there's more to buying than you may think. Here are some pros and cons to help you decide whether buying or renting is right for you. Learn more about what to look for when buying a home and understand how much you can afford to spend on a home.

Pros to buying a home

There are many good reasons to buy a house if you can afford it. Here are some of the biggest advantages:

Cons to buying a home

While buying can be advantageous, there are also some significant drawbacks.

Is it better to buy or rent a house?

Whether you rent or buy a house, it is a big decision that comes with a lot of responsibility. Homeownership is still a dream for many, but before you leap, make sure you do it at the right time and for the right reasons.

Dwelling coverage may also pay to repair ceilings and walls if the damage to your roof results in interior damage. If your belongings are also damaged, such as furniture, appliances, and clothing, your personal property coverage may pay to repair or replace those items.

Does homeowners insurance cover roof damage to my shed?

If a shed, barn, detached garage, or other unattached structure on your property sustains roof damage, it may be covered under other structures coverage on your policy, as long as a covered peril causes the damage.

Are roof leaks covered?

If your roof is leaking due to damage from a covered peril, your insurer may pay to repair

or replace it, up to the limits of your coverage and minus your deductible. If the roof damage is a result of neglect or wear and tear, it likely won't be covered by your homeowners insurance policy. Learn more about how homeowners insurance covers roof leaks.

Is wind damage to your roof covered by homeowners insurance?

Wind damage to your roof can range from a few shingles peeling to a tree crashing into it. When filing a roof damage insurance claim due to wind, an adjuster may inspect your roof. Many policies have separate deductibles for hurricanes and windstorms, which can be a percentage of your home's total dwelling coverage.

Will home insurance cover a new roof?

Severe weather, like hail, can impact the structure of the roof and affect its lifespan. If your roof sustained structural damage, it might need to be replaced. If your roof was damaged by a covered peril, your insurer may pay to replace it, up to your policy's limits and minus your deductible.

When doesn't homeowners insurance cover roof damage?

If your roof suffers from neglect or wear and tear, your homeowners insurance likely won't cover the cost of a roof replacement. If your roof is older, your policy may provide limited coverage or none at all, depending on your insurance company and policy.

Filing a homeowners insurance claim for roof damage

Your damages must exceed your deductible before your insurance will pay to repair a damaged roof. Keep in mind that homeowners insurance deductibles can vary significantly and your premium may increase as a result of the claim.

Cover your roof with home insurance through Progressive

Is there any pet insurance that covers pregnancy?

Some pet insurance providers offer wellness plans that can help with the costs of preventative treatments, including spaying and neutering. Those plans can help avoid pregnancy, but for the most part, pet insurance won't pay for an animal's pregnancy or its related costs. Learn about how pet insurance works.

Does pet insurance cover breeding?

A few pet insurance providers have designed plans or coverage options specifically for those who breed animals professionally. However, you may need to select breeder coverage at the time of first purchase, so it's best to know whether you plan to breed your pet later in life before you buy the animal's first policy.

Breeding coverage may increase your premium. Check your policy's exclusions list even if you find a plan that covers pregnancy. Some plans may exclude breeds that are known to have complicated births or routinely require cesarean sections. You should also pay special attention to waiting periods for pet insurance and other limitations related to your pet's age, which may affect when your pet insurance covers breeding (especially for older or senior pets).

You can customize pet insurance coverages to your pet's budget and health needs. Learn how to shop for pet insurance and how much pet insurance costs.

How you're covered

North Dakota doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind, coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

[Learn more about homeowners insurance coverages.](#)

Common claims in North Dakota

Water damage claims (including freezing) are the second most common claim on homeowners insurance nationwide and may be higher in North Dakota due to the extreme winter temperatures. Your homeowners policy may cover damage, up to your policy's limits, from frozen pipes that burst.

[Learn more about how home insurance may cover damage from severe weather.](#)

What's included in a standard Progressive Virginia boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well. Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets. A Progressive umbrella policy can offer extra protection up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. [Learn more about boat liability coverages.](#)

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Watersports coverage helps pay for medical costs associated with accidents involved in

on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for removing your boat from the water in the event it sinks.

Optional Progressive boat coverages

Collision and comprehensive coverages are likely to be required by your lender if you're financing your boat. Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may also be helpful if you tend to store your boat during the long winter months when your boat is not in use. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown coverage can help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

Sign & Glide® on-water towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery\3C!--StartFragment-->††\3C!--EndFragment-->, and more.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With access to big bodies of water like the Atlantic Ocean and the Chesapeake Bay, Virginia is an attractive location for yachts plying the waterways. If you're a boater in the state of Virginia with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in Virginia?

Virginia has some Atlantic Ocean coastline, but it has far more boating opportunities in rivers and bays, stretching far inland from the coast. Virginia tends to be an average-cost state when it comes to boat insurance rates. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

How can I lower my Progressive boat insurance rate in Virginia?

Discounts vary by state, but you may be able to lower your insurance rate with the following discounts:

See Progressive's full list of boat insurance discounts.

How to get boat insurance in Virginia

How to get motorcycle insurance in Arizona

Life insurance and the suicidal death clause

Life insurance policies typically include a suicide clause that's active for a certain period after the policy goes into effect. This period can last from one to three years depending on the insurer, but it's typically two years. The clause says the insurer won't pay out to beneficiaries for a suicidal death within that time. It's meant to prevent someone from purchasing a policy immediately prior to taking their lives so their loved ones can receive financial benefits.

Is vehicle registration the same as car insurance?

No, your vehicle registration and car insurance aren't the same, but they are related. Showing proof of insurance to your state's minimum requirement is part of the BMV or DMV vehicle registration process. Additional steps include providing proof of ownership (car title), passing a vehicle inspection, and paying any fees.

After registering your vehicle at your BMV or DMV, you'll receive your license plates, additional stickers, and your registration certificate or card. On the other hand, your auto insurance policy is a separate set of documents designed to protect you in case of an accident. Most states require minimum auto insurance coverage and vehicle registration, so it's important to have insurance and registration proof when driving.

Can a car be registered in one name and insured in another?

In most states, the names on a vehicle's registration and your proof of insurance don't

have to be the same from a legal perspective. However, an insurer can decide not to insure a person whose name is not on the vehicle's registration. That's up to each insurer on a case-by-case basis. Plus, having a car insured and registered under different names may complicate the claims process.

If your state and insurer allow it, you might consider insuring and registering your vehicle under different names for several reasons, including:

- ☐ You register a new car under your teen's name and want to buy an insurance policy for them
- ☐ You want your teen to have car insurance while driving a car you own
- ☐ You own and insure a vehicle you don't use and want to gift it to a family member

What other options do I have?

Depending on your situation, there may be simpler ways to achieve what you want out of insuring and registering a car in different names. For example, you can have your name and someone else's name on both the registration and insurance – a simple solution in many instances. Discuss your options with your insurer to get help deciding which is right for you.

How are coupes and sedans similar?

Coupes and sedans have what the automotive industry calls a three-box design, with distinct compartments for the engine bay, passengers, and trunk. Coupes and sedans fully enclose the trunk, unlike hatchbacks with open cargo areas. These vehicles also have fixed roofs that aren't removable. Another similarity between coupes and sedans is the low center of gravity, which reduces rollover risks compared to taller vehicle types, such as SUVs and trucks. Learn more about the difference between SUVs vs. trucks and hatchbacks vs. sedans.

What's the difference between coupes and sedans?

Traditionally, a sedan has four doors while a coupe has two. A coupe, which originates from the French word "to cut" due to the vehicle's shortened design, typically has a smaller interior and sportier shape than a sedan. In addition, sedans come in different sizes and performance levels and can seat as many as five passengers.

What are the pros and cons of coupes?

Pros of coupes

Appearance is a big draw with coupes because they tend to be sportier and sleeker with low, sloping rooflines. A coupe's two doors are often wider than the front two doors on a sedan. They also generally have a shorter wheelbase, lighter weight, and optimized engines.

Cons of coupes

Despite better handling and acceleration, coupes may have some limitations. If the vehicle has any rear seating, it will only be accessible through the front doors, and space will probably be tight due to the sloping roof. Coupes usually have less cargo space than sedans. In general, coupes have a higher purchase price than sedans. They can also cost more to maintain and repair, especially ones with specialized parts.

What are the pros and cons of sedans?

Pros of sedans

Sedans come in sizes ranging from tiny, lightweight subcompact cars to spacious full-size vehicles. The performance level can vary accordingly. While the smallest sedan models might have interior space comparable to larger coupes, sedans are known for offering more passenger and cargo room. Four doors make the rear seating area more accessible than in a vehicle with two.

Overall, sedans have a lower ownership cost than coupes, including maintenance and repairs. Their purchase price is usually more affordable when compared to the coupe. But some luxury models with powerful engines and upgraded interiors cost more.

Cons of sedans

A sedan's increased weight and length can make handling and acceleration feel less sporty than a coupe. Sedans also have a less sporty shape than sleek coupe designs. However, sedans tend to have great performance for their body style.

Should I buy a coupe or sedan?

There are several important factors to weigh in the sedan vs. coupe debate. One is space, both for passengers and cargo. Accessibility is another: How many people do you anticipate transporting, and how often? Will they be able to get in and out with ease? The cost to buy and own the vehicle should also factor into your decision. If you're on a tighter budget, it may be worth looking at sedans instead of coupes. If you're not too worried about your budget and are looking for style and performance, then a coupe may be more to your liking.

Learn more about buying a new car and check out Progressive's Car Shopping service provided by TrueCar to shop an inventory of new and used cars.

Can a wedding venue cancel?

Yes, your wedding venue can cancel your planned event. The typical "force majeure" clause in a wedding contract excuses signing parties from committed obligations due to unforeseeable circumstances beyond anyone's control. So, your wedding venue can usually cancel your event if a disaster or pandemic threatens their ability to host a large gathering.

Find out if your venue's contract specifies "no refund." Read the agreement thoroughly and ask questions about their cancellation practices. If you want protection in case the unexpected happens, wedding and event insurance with cancellation coverage can help.

Red flags when booking a wedding venue

Start looking at other venues if your top choice shows any of the following:

- ☐ Consistently slow or nonexistent communication
- ☐ Consistently bad reviews or no reviews
- ☐ Lack of detail or clear language in contracts
- ☐ Unreliable or inexperienced staff

What should I do if my venue breaches our contract?

If you experience a breach of contract from your wedding venue, reread your contract to find out if the reasoning they provided was one of the acceptable reasons stated. Depending on what's outlined in your agreement, you may be able to negotiate a new

location at the venue, a different date, or the return of your deposit. However, if the venue breaches the signed contract and the force majeure clause doesn't apply, there's no guarantee the venue will allow you to reschedule your event. You might lose the money you've paid if you don't have cancellation insurance, and you'll need to find a new venue.

If you did purchase wedding cancellation insurance, start a claim with your insurer right away. If the policy provides coverage for your situation, you can use those funds to book a new venue. Learn more about how wedding insurance works.

Consider these tips before booking a wedding venue

- ☐ Search online and on social media for venue reviews outside of the venue's website
- ☐ Ask questions about the payment structure
- ☐ Conduct follow-up verbal conversations via email for written confirmation
- ☐ Read contracts carefully and understand any language about bankruptcy or cancellations
- ☐ Find out if your deposit will be transferrable to another date
- ☐ Pay with a credit card – that may help with disputed claims

When should I remove someone from my car insurance policy?

A change of residence

If a person no longer lives with you, you can remove them as a listed driver on your policy. Some insurers may want proof that the person moved (and thus won't have access to drive your vehicles). Learn more about how moving impacts car insurance.

Someone passes away

If a loved one has passed away, you may need to provide the auto insurer with a copy of the death certificate to initiate the change. Learn more about car insurance after the owner dies.

Can you remove someone from your insurance at any time?

If a listed driver on your policy moves out of your residence, you can generally remove them from your auto policy. Depending on the insurer, you may need to provide proof that they no longer live with you. If the person still lives with you, then your insurer may still require them to be listed on your policy.

How do I remove someone from my car insurance policy?

Depending on the company, you may be able to remove someone from your car insurance policy online or through an app. Some insurers may require you to contact a representative to remove a driver, and provide proof that the driver no longer lives with you. Since companies can vary on the exact process, check with your insurer for more details.

Excluding a driver vs. removing a driver from your policy

Removing a driver from your insurance policy is not the same as excluding a driver. Depending on the state and insurer, you may be able to list someone you live with as an excluded driver, meaning they won't be driving your vehicles. If the excluded driver has a poor driving record, you may be able to reduce your premium. Excluding them means the insurance company is no longer considering their driving history on your policy.

If an excluded driver or one you have removed from your policy gets into an accident with your vehicle, your policy may not cover the incident.

Does removing a driver lower your insurance rate?

Removing someone from your car insurance policy may reduce your overall rate, but it depends on several factors related to that individual driver. If the driver has a history of insurance claims and accidents removing them from your policy may reduce your rate. On the other hand, your rate could go up if the driver has no history of claims, accidents, or traffic violations.

What's the difference between blanket jewelry coverage vs. scheduled?

Individually scheduled jewelry via your property insurance involves adding a separate insurance rider for each piece, while adding a blanket scheduled jewelry endorsement allows you to have multiple pieces covered by one rider.

Requirements for each option vary by insurer, but scheduling individually may require you to submit appraisals for each item while a blanket endorsement may not. Individually scheduled jewelry is covered up to its replacement cost value, while a blanket endorsement may have a sub-limit for each item. And there's typically no deductible for either option.

Blanket coverage vs. scheduled individually

While both options involve scheduling your valuables via riders, there are some key differences between blanket jewelry endorsements and individually scheduled endorsements.

Considerations for buying an SUV or truck for towing

Will you haul your family to the lake with your boat? Or will your truck be used exclusively for towing your fishing boat? Knowing how you will use your SUV or truck for towing will help you decide. When selecting a vehicle, it's important to consider the price and choose the one you can afford. The cost of mid-sized trucks and SUVs is comparable, but full-sized SUVs typically cost more than full-sized trucks.

If you'll use your vehicle for more than towing your boat, it's important to select one that meets all your needs and lifestyle. Trucks typically have greater towing capacity and beds for hauling oversized loads but less passenger interior space. SUVs can pull smaller loads but have more interior room for passengers and cargo.

Many factors affect auto insurance rates, including the price of your vehicle. More expensive cars cost more to repair, which means higher insurance rates. Since many SUVs cost more than trucks, you'll likely pay more to insure an SUV if all other factors are equal. Learn more about what impacts car insurance costs.

Choosing a vehicle with enough towing capacity to haul your boat and trailer together is essential. A trailer typically weighs 600 to 1,500 pounds, while boats can weigh from 300 to 5,000 pounds or more – without fuel or fishing gear – depending on the size and type of boat. If you break down 100 miles or more from home while towing your boat, Progressive's trailer trip interruption coverage will reimburse you for up to \$500 for food, lodging, and transportation expenses. Learn more about boat insurance coverages.

The vehicle's payload is how much it can carry on the inside, including people and cargo, plus the weight the trailer places on the hitch when you're hauling something. It's important to ensure the vehicle's payload can accommodate the weight from the trailer. It's also important to consider the car's radiator. The more weight a vehicle pulls, the more stress on the car. Larger radiators can cool a vehicle more quickly to help prevent it from overheating.

Choosing the best SUV for towing a boat

SUVs generally have a lower towing capacity than some trucks on the market. However, many SUVs can tow 5,000 pounds or more, enough to haul many smaller and mid-size boats. Here are a few to consider.

Full-size SUVs

Towing capacity and options vary based on your chosen package. Still, many full-sized SUVs offer features that make towing a boat easier and safer. These include back-up assist, trailer sway control, and blind-spot warning systems. According to the manufacturer, the models below can haul over 8,000 pounds and may have some of those features available.

- ☐ Ford Expedition: Tows up to 9,300 lbs.
- ☐ Lincoln Navigator: Tows up to 8,700 lbs.

Mid-sized SUVs

If you need to tow a boat but don't want a full-sized SUV or pickup truck, these midsized models can tow up to 5,000 pounds, according to CARFAX. However, you may need to opt for the towing package.

- ☐ Honda Pilot
- ☐ Toyota Highlander
- ☐ Toyota 4Runner
- ☐ Chevrolet Traverse
- ☐ Hyundai Palisade

Choosing the best truck for towing a boat

Most trucks have a towing capacity that exceeds what you need to haul the average boat. But if you prefer trucks over SUVs, here are some to consider, including their towing

capacities according to their respective manufacturers.

Full-size trucks

- ☐ Toyota Tundra: Tows up to 12,000 lbs.
- ☐ Chevrolet Silverado: Tows up to 14,500 lbs.
- ☐ Ram 1500: Tows up to 12,750 lbs.

Mid-size trucks

- ☐ Toyota Tacoma: Tows up to 6,800 lbs.
- ☐ Chevrolet Colorado: Tows up to 7,700 lbs.
- ☐ Nissan Frontier: Tows up to 6,720 lbs.

If you plan on towing a boat, you may also want to ensure the trailer and the boat are protected while you're transporting. Learn more about how boat insurance can help cover your trailer.

What causes a car to fail an emissions test?

A vehicle may fail an emissions test for a number of reasons, including:

- ☐ Your car battery has been disconnected recently: If your car battery has been disconnected within the last couple of weeks – during repairs, for example – the on-board diagnostics (OBD) system may not have enough information stored in its memory for inspection purposes. You may need to return in a week or so for a test.
- ☐ Data Link Connector (DLC) issues: Also known as an on-board diagnostics port (OBD2 port), this is how your car connects to the inspector's testing system. Problems with the port or the connection can cause a test failure.
- ☐ Your "check engine light" came on: It mostly appears due to exhaust system problems, but not always. Issues with the battery or its cables can trigger it, as well as third-party alarm systems.
- ☐ Actual test failure: In this case, your vehicle inspection report will contain a list of one or more diagnostic trouble codes (DTCs). You'll need to take the report to a qualified mechanic who can tell you which services or repairs are needed.

There are a number of issues that could cause an actual emissions test failure, such as:

- ☐ Exhaust system issues: The exhaust system takes the burnt gases from the engine and routes them out through your exhaust pipe. A catalytic converter, which is part of this system, transforms some of those gases into water and carbon dioxide. Issues with a catalytic

converter can cause an emissions test failure.

☐ Other system issues: Your ignition system, fuel injection system, and air injection system all play a part in reducing the number of pollutants and greenhouse gases that wind up in your exhaust system. There are multiple potential points of failure in each.

☐ Faulty sensors: A failing oxygen sensor or bad mass airflow sensor can trigger your "check engine light."

☐ Other issues: A gas cap that's loose, cracked, or otherwise ill-fitting can cause an emissions test failure. Waiting too long between oil changes or replacing your engine air filter can also be the culprit.

If my car fails an emissions test, what can I do?

Ideally, you'll get your car repaired or serviced so it can pass a retest. You'll typically have a certain amount of time to make repairs, but states, counties, and municipalities may differ on the exact grace period. Check with your local department or bureau of motor vehicles (DMV or BMV) for specific details.

What happens if you fail an emissions test twice?

If your car fails an emissions test more than once, you may have a few options outside of continually getting it repaired:

☐ Economic hardship: In some cases, you may apply for an emissions testing extension or waiver if you're unable to afford the necessary repairs.

☐ General repair cost limits: If you've already spent a certain amount of money on repairs that were intended to address a failed emissions test and the issue isn't fully resolved, you may be able to apply for a waiver.

☐ Limits on specific cars: Some DMVs or BMVs may grant you a waiver if the repair cost would be more than the maximum amount allowed for your car's age, make, and model.

How to get motorcycle insurance in Georgia

What are the state requirements for car insurance in West Virginia?

West Virginians must carry the following minimum liability coverage limits:

☐ \$25,000 in bodily injury per person

☐ \$50,000 in total bodily injury per accident

- ☐ \$25,000 in property damage liability

West Virginia also requires uninsured motorist bodily injury (UM BI) and property damage (UM PD) coverage. With uninsured motorist coverage, you're covered for medical expenses and vehicle damage if you're hit by a driver without insurance. The minimum limits you need for UM BI and UM PD are:

- ☐ UM BI: \$25,000 per person, \$50,000 per accident
- ☐ UM PD: \$25,000 with a \$300 deductible

Although these are the minimum state requirements for auto insurance in West Virginia, you should consider increasing your limits or adding more coverages for everyday peace of mind. Learn more about auto liability insurance and uninsured motorist coverage.

What other auto coverages should I consider?

If you lease or finance your car, your lender will likely require you to carry collision and comprehensive coverage. But even if you don't have a car payment, insuring your car against physical damage can be a smart choice, especially if your vehicle is a significant investment for you. Learn more about how comprehensive car insurance and auto collision coverage can help protect your vehicle.

Learn more about auto insurance coverages available with Progressive.

Get a quote for car insurance in West Virginia

What's included in a Progressive Illinois motorcycle insurance policy?

All of our policies with physical damage protection cover parts at their full replacement cost - without depreciation - and we always match the same kind of parts. If your bike uses parts from the original equipment manufacturer, we'll pay for OEM parts to fix it. If your bike uses custom parts, so will your repair. That means, if something happens to your bike, we'll pay to restore it to its pre-accident condition or better.

For anything you've added to your ride, there's accessory coverage, which protects modifications, upgrades, and customizations. Policies with physical damage protection automatically include \$3,000 in accessories coverage, but you can increase that amount to as high as \$30,000 as you make changes or upgrades to your ride.

Standard Progressive coverages

In addition to liability coverage and motorcycle uninsured motorist coverage that the law requires, many motorcyclists carry coverages that protect their bikes and themselves regardless of who's at fault. These coverages are popular with motorcyclists because of the increased risks of motorcycling. Medical payments coverage can pay medical bills for you and your passenger when a covered accident results in injury, regardless of fault. Collision coverage pays for repairs to your bike that result from a collision, regardless of fault. It even protects you if the collision doesn't involve another motorist, such as if you hit a tree. Comprehensive coverage pays for damages that result from bad luck or forces beyond your control, including fire, theft, and natural disasters.

Learn more about Progressive motorcycle insurance coverages.

Other Progressive motorcycle coverages available in Illinois

The coverages above are the most common, but you can customize your policy even more with add-ons like:

- ☐ Total loss coverage protects against depreciation by paying the full MSRP of a current model year of your bike, less your deductible, in the event of a total loss. It is available for bikes no more than one model year old on a new policy or two years old on a renewal.
- ☐ Roadside assistance can pay for a tow to the nearest mechanic and can be expanded to cover incidental costs like hotel or transportation if you're away from home when the accident happens.
- ☐ Carried contents protects any belongings or personal effects (cellphones, hunting gear, etc.) you carry on the bike with you against theft or damage resulting from a covered accident.
- ☐ Enhanced injury protection protects you from the long-term consequences of a crash with as much as \$250 a week for two years if you're unable to work because of injuries sustained during a collision.

How much is Progressive motorcycle insurance in Illinois?

Insurance prices vary greatly because they're calculated from so many factors: your age, location, riding habits, accident history, coverage limits, and more. While your circumstances make a difference, Illinois is considered a medium-cost state, so premiums are in line with the national average based on Progressive's pricing. Learn more about motorcycle insurance cost.

Where to find cheap motorcycle insurance in Illinois

Progressive is the #1 motorcycle insurer in the country. Our customizable policies make it easy to get the coverage you want with a rate you can afford, but you can get even lower prices with our many discounts, like:

- ☐ Multi-policy
- ☐ Pay in full
- ☐ Motorcycle endorsement
- ☐ Safety course
- ☐ Multi-vehicle

[Learn more about available Progressive motorcycle insurance discounts.](#)

When should I conduct a life insurance review?

At a minimum, you should conduct an annual life insurance review. But no matter how long it's been since your last review, you should conduct one after any major life events involving changes to your family, health, or finances. Significant life events that impact your family, health, or finances can change how much life insurance coverage you need and who you want as your beneficiaries.

Changes to your family

The amount of life insurance coverage you need, and who you want as your beneficiaries, depends in part on the people who count on your income to cover their expenses. Here are some events that should be part of your life insurance policy review checklist since they can change your life insurance needs:

- ☐ You get married or divorced. Changes in marital status might mean changes to who's depending on your income. It's a good time to review your beneficiaries and consider adding or removing coverage.
- ☐ You have or adopt a child. Your kids rely on you for financial support. Having adequate life insurance coverage can help ensure they are taken care of financially in the event of your death. It can be complicated to name minor children as your beneficiaries, but if your spouse or partner is a beneficiary, you should consider increasing your coverage – a child will increase their potential costs if you were to pass away. [Learn more about life insurance for new parents.](#)
- ☐ You're financially responsible for an aging parent or loved one. If your parents or others

have become dependent on your income, make sure you have enough coverage to take care of them in case you pass away first.

☐ Your partner stops working. Whether they quit work to stay home with the kids or take care of a sick relative, if your spouse or partner doesn't work and you're the sole breadwinner, your income becomes even more essential to replace if you were to pass away unexpectedly.

☐ Your children don't rely on you for financial support anymore. If it's possible to decrease your coverage, consider doing so after your children are no longer dependent on you (unless you have new costs, like a new mortgage, that you want to help cover instead).

Changes in health

If you or a loved one experiences a significant improvement or decline in health, it could increase or decrease the amount of coverage you might need. As part of your life insurance policy reviews, consider the following:

Changes to your finances

Your life insurance policy's death benefit can help your loved ones cover outstanding debt and living expenses after you're gone. Review your insurance when:

Reviewing your life insurance: What to look for

You can review your life insurance by checking the hard copy of your policy, logging into your online account with the insurer, or talking directly with an agent. Check to see how much coverage you have, if those limits are still adequate based on your current situation, and if you want to change your beneficiaries. You might also consider activating any life insurance riders relevant to your current situation.

How to get life insurance

Does car insurance cover a baby's car seat in an accident?

The National Highway Traffic Safety Administration (NHTSA) recommends that parents replace car seats "following a moderate or severe crash" to keep kids as safe as possible. Following these guidelines, car insurance providers will often cover the cost of a new car seat under your collision coverage in the case of an accident.

How to replace a car seat after an accident

It's important to understand the recommendation to replace a car seat following a moderate to severe crash. A crash is considered minor when the following is true:

- ☐ You can drive the vehicle from the crash site
- ☐ The vehicle door that's nearest to the car seat wasn't damaged
- ☐ No passengers in the vehicle sustained injuries
- ☐ The vehicle's airbags didn't deploy
- ☐ No visible damage to the car seat can be seen

If the accident meets all those criteria, you may not need to replace the car seat. However, some manufacturers recommend replacing a car seat after any accident. When in doubt, the NHTSA recommends following the manufacturer's guidelines for when to replace a car seat. You should check your car seat's manual or contact the manufacturer to confirm their guidelines.

When filing your auto insurance claim, you'll need to let your insurance provider know that you'll need a new car seat, and the type of car seat damaged in the accident, so they can reimburse you. Insurers will typically pay for a replacement that matches the quality and type of car seat damaged in an accident.

How to select a new car seat after an accident

The most important factors to picking out a new car seat following an accident include selecting a car seat that fits your child and that the seat is something you'll properly use. With multiple types of car seats – rear-facing, front-facing, booster, and convertible styles – follow the rules outlined for your state and the manufacturer's guidelines in selecting the proper design based on your child's age, weight, and height.

Remember that not all car seats fit into every vehicle, so you'll also want to ensure you're choosing a car seat that will work well in your vehicle. Having a car seat that you can properly install and easily use is key to keeping your child safe.

As your child grows, they'll move into different styles of car seats. According to the NHTSA, children will graduate from a rear-facing to a forward-facing seat sometime between ages 1 and 3. The next step in the progression goes from a front-facing seat to a booster seat, often between ages 4 and 7. The child needs to be in a booster seat until they can fit properly into a seat belt without a booster, which, for some children, won't occur until around age 12.

The NHTSA has a handy Car Seat Finder tool to help you understand finding the right car seat for your child.

How to dispose of a car seat after an accident

Handing down an old car seat isn't the safest practice, especially if it was involved in an accident. It's best to dispose of the car seat immediately upon damage. Other than sending your car seat straight to a landfill, you might be able to find a recycling program for car seats in your state.

If you're unable to find a recycling program and you need to put the car seat into the trash, ensure that someone else can't mistakenly use the seat if they find it. Cutting the straps off offers an obvious way to show it shouldn't be used and helps keep everyone safe.

Car loan insurance requirements

These are the coverages a lender may require as part of your car loan/lease agreement:

- ☐ Liability: Liability coverage is required in nearly every state, regardless of whether you finance, lease, or buy your car outright. As a result, lenders may require it.
- ☐ Comprehensive & collision: Lenders typically require comprehensive coverage and collision coverage to make sure the vehicle can be repaired or replaced if it's damaged or totaled. However, they're not legally required by any state.
- ☐ Uninsured/underinsured motorist: *Some lenders may also require uninsured motorist coverage with a specific limit.* UM/UIM coverage is also legally required in some states.
- ☐ Gap insurance: Gap coverage may be required by some lenders, but it's not as commonly required. Note that Progressive doesn't offer gap insurance, but instead offers similar *loan/lease payoff coverage, which can cover your outstanding loan/lease balance for up to 25% of your vehicle's actual cash value.* No states require gap insurance or loan/lease payoff coverage.

Do you have to have comprehensive and collision on a financed car?

If you have an auto loan, lenders typically require you to maintain collision and comprehensive coverage to help protect their investment. If you're in an accident, collision coverage can pay for damage to your vehicle, no matter who is at fault. Comprehensive coverage can pay for damage caused by events other than accidents that are beyond your

control, such as vandalism, theft, or weather-related damage.

Is insurance more expensive for a financed car?

No. Insurers consider many other factors when determining the cost of car insurance including your age, driving history, where you live, the car's make and model, and more. Whether you're financing your car or not won't affect your premium.

What happens if you don't have the required coverages on a financed car?

Auto loan/lease agreements usually require you to carry any required coverages until you repay your balance. The lender will likely require you to show proof of insurance when you apply for a loan. If you drop any required coverages before paying it off, the lender may purchase insurance on your behalf and add the cost of the policy to your monthly loan payments. This is known as force-placed insurance.

What is insurance bundling?

Insurance bundling usually refers to buying home and auto insurance from the same provider. However, the term can also apply to buying two or more of any type of insurance policy from the same company. Many insurers offer a discount to customers who buy more than one policy. It can also be easier to access and manage all policy documents from one place.

What are the state minimum car insurance requirements in Ohio?

According to Ohio car insurance laws, it is mandatory to have car insurance with liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Of course, you can choose higher insurance limits than what your state requires. It's a good idea to set your limits high enough to cover your total net worth so your assets are fully protected. Learn more about auto liability insurance.

How to get renters insurance in your state

What to do after your laptop is stolen

If someone has stolen your laptop, any information stored on it could put you at risk of identity theft. Before you try to track your stolen laptop, take these immediate steps to prevent identity theft:

If you use the laptop for work, notify your employer immediately. Your IT department may have procedures that can help lock down information on the computer.

Log out of all your accounts remotely using another device, like your cell phone, to protect the personal and financial information stored in them. Before logging out, check for any location data available for your logged-in devices. Your laptop may be one of those devices, and you can use that information to track its location.

Log into your browser accounts to delete any saved passwords, disable autofill, and un-sync your browsers across devices. Taking these steps can help prevent someone with your laptop from easily logging into your accounts.

How to find a stolen laptop

Look around

If you find your laptop missing, look around to ensure it wasn't simply misplaced. Or maybe someone like a family member, roommate, or friend borrowed it without your knowledge. Check the places you usually keep it, where you last used it, and check with anyone who could've had access to it whether they've seen it.

Call the authorities

You should file a report for a stolen laptop. If you're at school or on campus, start with security and follow their instructions. If you can track and locate your laptop, don't confront the thief yourself.

Check your account with the manufacturer

If you've registered your laptop with the manufacturer, log into your account using another device and see if you can track your laptop. If the laptop is connected to the internet, you may be able to see its location on a map. Notify the authorities if you find information that could point them to the laptop's location.

Check your other accounts and features

If you haven't registered your device with the manufacturer, try logging into cloud service providers like Gmail or Dropbox. Some of these services offer similar features, allowing you to see the location of all your logged-in devices. For example, if you were logged into the service on your laptop when it was stolen, you may be able to track it that way.

File a laptop insurance claim

If someone has stolen your laptop and the authorities aren't able to locate it, or if your stolen laptop was recovered but damaged, file a laptop insurance claim. Laptop insurance can cover theft-related repair or replacement costs up to your limit and minus your deductible. Note that you will need to file a police report for theft and vandalism claims.

Can you track a stolen laptop?

Yes, there are ways to track a stolen laptop, but only if it's connected to the internet. You must first register the device with the laptop's manufacturer (like Apple or Microsoft) if they offer a tracking feature. There may also be third-party laptop tracking services you can sign up for. Once the computer is registered, you can log into the service from any device. You will be able to see where your tracked laptop is based on its IP address and the location of its internet connection.

Tips for what to do after a house fire

Find shelter

If a house fire has damaged your home extensively, you need to secure a safe place for you and your family to stay. You might stay with a family member or friend or in a hotel. If none of these are viable options, connect with your local Red Cross chapter for help.

Take care of family pets

Once you've secured shelter and ensured your loved ones are safe, have your pets checked out by a veterinarian. They'll likely be scared and disoriented, so take time to comfort them. That can help in your mental recovery, too.

Contact your agent or insurer

Whether your house suffered minor damage or destruction, you should contact your insurance provider as soon as possible to get the claims process started. Your insurer will assign an adjuster to review the damage, determine coverage, and work with you to arrange repairs.

Collect supporting materials and documents

Before your insurer can create an estimate that outlines how much repairs will cost and factor in deductibles and other out-of-pocket costs, they'll need more information. Be prepared to submit photographs and videos of the fire damage, including the dwelling and any personal belongings (assuming it's safe to enter your home).

Remember to keep copies of everything you share with your insurer. Your insurance adjuster will set up time with you to inspect your home for insurance and for personal property. Learn more about the property claims process at Progressive. Learn more about fire safety inspections.

Notify the proper authorities

Begin by reaching out to your local police department and let them know if you've had to leave the property unattended because of a house fire. Next, connect with your utility companies to temporarily stop service. If you have children, check in with their teachers and principals so those individuals can provide additional support and resources.

Begin repairs

Be sure to collect and keep all receipts related to the repairs. Hold on to damaged items until your insurance adjuster has had a chance to assess your home and property. If a fire has completely damaged your house and you must stay elsewhere, retain receipts of all additional expenses incurred. That includes lodging, food, basic living expenses, and even temporary boarding of pets because you may have coverage for such expenses. Learn more about loss of use coverage and personal property coverage.

Focus on your well-being

Whether a house fire is minor or catastrophic, it's a traumatic event that often leaves everyone involved with a lost sense of safety, anxiety, and possibly even depression.

After you've secured a place to stay, check in with loved ones impacted by the experience. Although recovery can take time, there are specific things you and your family can do to help cope, such as:

Is a title issued for a golf cart?

When you purchase a golf cart, you won't receive a title because most golf cart manufacturers do not build them for people to drive them on public roads. When you buy a golf cart from a dealership, you'll receive paperwork to document your purchase and ownership.

If you buy a used golf cart from a private party, you should ask for a bill of sale to document the purchase. Here are a few important items that should appear on a bill of sale.

- ☐ Year, make, and model
- ☐ Description of golf cart
- ☐ Serial number
- ☐ Date of sale and purchase price
- ☐ Names, addresses, and signatures of the buyer and the seller

Having a bill of sale is useful in case of theft to prove ownership and help the police with an investigation. Learn more about golf cart theft prevention.

When does a golf cart have a title?

A golf cart will only need a title if converted to a low-speed vehicle (LSV). A low-speed

vehicle is a street-legal vehicle that you can drive on public roads. Check with your state's Department of Motor Vehicles (DMV) for their specific regulations about the kinds of roads on which you can drive an LSV.

Since LSVs usually have a top speed of 20-25 mph, you'll only be allowed to drive them on roads with the same maximum speed limits.

What is required to convert a golf cart to a low-speed vehicle?

Check with the DMV to determine the laws where you live. If your golf cart meets all the requirements of a street-legal LSV, you can go to your nearest DMV office and apply for a certificate of title. They'll provide specific instructions regarding the paperwork required to prove ownership and LSV modifications.

Most regulations include having:

- ☐ Headlights, taillights, brake lights, and blinking turn indicator lights
- ☐ Driver's side, passenger side, and rear-view mirrors
- ☐ Seat belts for all passengers
- ☐ A windshield
- ☐ A horn
- ☐ A low-speed vehicle sign

Insurance requirements for golf carts vary by state, but golf cart insurance can help protect you and your vehicle. Learn more about how much golf cart insurance costs and what golf cart insurance covers.

What companies will backdate insurance?

Depending on your state's laws, you may be able to request that your insurance company backdate a life insurance policy, typically up to 6 months. However, it will be up to your insurance company to decide if they're willing to do it. Ask about backdating during your application process and learn what to look for when buying life insurance.

What's involved when a life insurance policy has been backdated?

Having a life policy backdated will involve backpaying your premium as if your coverage had started on the date the policy is backdated to. Therefore, it's not always worth it to have a policy backdated. If you're considering backdating, discuss it with the insurer during your application to determine if it will be worth it for you.

Should I backdate my life insurance policy?

If your insurer allows backdating, determine if any resulting reduction in rate will outweigh the additional premium you need to backpay. If it will and you can afford to backpay the additional premium, having your policy backdated can be worth it in the long run.

Life insurance rates can increase significantly as you age, so the older you are when you apply for life insurance, the more potential savings you might see from backdating. Backdating your policy may not make financial sense if you're in your 20s or 30s because your potential premium may not increase much year to year. Compare the average term and whole life insurance rates by age to see how your rate can increase depending on when you apply.

Calculating your insurance age

Your "insurance age" – used during the underwriting process to determine your risk – is typically the age you're nearest to. If you're past your half birthday when you apply for life insurance, backdating could allow you to use your actual age for underwriting instead of your older insurance age.

What affects the cost of life insurance?

The life insurance cost factors you can't control

Two of the biggest influences on life insurance rates are also the ones you can't control: age and sex. Generally, younger people pay less than older people because they're less likely to have health problems. And the cost of life insurance tends to be more for males because they have shorter lifespans and are more likely to have dangerous jobs or lifestyles, making them riskier to insure overall.

The life insurance rates by age chart below provides examples of the average term life insurance costs for males and females, 20 to 60 years old, quoting a 10-year term policy through eFinancial. As you can see, the average life insurance cost per month is generally higher for men than women. Plus, the average rates for 20- and 30-year-olds are nearly the same, while those for 40-year-olds skew higher as a result of increasing risk.

Quoted life insurance rates are based on Fidelity Life Association's best-published monthly premium rates for 10-year RAPIDecision Life policies for a face amount of \$250,000 as of May 22, 2020. RAPIDecision Life is available to people who are between the ages of 18 and 65.

COPD life insurance underwriting

Life insurance underwriting is the process insurance companies use to set the terms of your policy and your rate, based on your policy type and the information in your application. Pre-existing conditions like COPD, cancer, or a disability are just part of what life insurers will use in underwriting. They'll also factor in your lifestyle, age, overall health, gender, occupation, and more.

If you have COPD and apply for standard life insurance, you'll undergo a life insurance medical exam when you apply. You'll need to submit your medical records to help the insurer determine your overall health and the severity of your condition. COPD factors that may play a role in the underwriting process might include:

- ☐ When you were diagnosed
- ☐ Your treatment plan
- ☐ Medications you're taking
- ☐ Changes to your condition over time
- ☐ If you've been hospitalized

Learn more about life insurance cost factors.

Life insurance riders to consider if you have COPD

Since COPD often gets worse over time, you may benefit from including specific life insurance riders on your policy.

In particular, accelerated death benefit (ADB) riders allow you to access your death benefit while you're still alive if you meet certain health-related conditions. Depending on the rider, this might include qualifying terminal or serious illnesses (for an ADB or terminal illness rider), long-term care needs (for a long-term care rider), and critical or chronic illnesses (for a critical or chronic illness rider). If your COPD progresses to a point where you meet the rider's qualifications, or if you're diagnosed with COPD after getting your policy, you may be able to use some or all of your death benefit to support your needs.

A waiver of premium disability rider may also be helpful. It lets you stop making life insurance payments if you experience a qualifying disability. If you have this rider and your COPD prevents you from working and paying your premium, you may get to keep your coverage even though you can't pay for it.

Riders vary by insurer and typically need to be added when you purchase your policy, so find out what's available when you're shopping for life insurance.

How to get cheap motorcycle insurance for new riders

Maintaining a safe driving record keeps costs lower. Progressive offers a range of motorcycle insurance discounts that can help you save money on your policy. A few of these discounts, which may vary by state, include:

- ☐ Quote in advance
- ☐ Multi-policy
- ☐ Association member
- ☐ Motorcycle endorsement
- ☐ Safety course
- ☐ Switch or transfer from another company
- ☐ Responsible driver
- ☐ Pay in full
- ☐ Pay on time
- ☐ Automatic bill-pay

Progressive also helps keep costs down through benefits like small accident forgiveness in most states. If you're involved in an accident and have a claim of \$500 or less, your rate won't increase. You can also reduce your deductible by 25% for every claim-free period on your record – even down to \$0.†

Get motorcycle insurance before you ride

How do I get motorcycle insurance as a new rider?

Before legally riding your motorcycle on the road, you must obtain your state's minimum required liability coverage. You can start by getting a free motorcycle insurance quote online through Progressive. You'll need to provide your name and address, the type of motorcycle you drive, the names and ages of others who might drive the motorcycle, and other relevant information.

After you've provided this information, Progressive can offer you a quote, and you can apply online for coverage from the #1 motorcycle insurer.

What kind of motorcycle coverages do I need as a first-time rider?

Most states require liability coverage for motorcyclists. This type of coverage pays for damages you cause to another person's property and injuries you cause to others while riding, up to your limits. Your motorcycle liability insurance is basic and affordable coverage. Find out your state's motorcycle insurance requirements for minimum liability limits.

While not required by law, your lender might require comprehensive and collision coverage if you have financed your motorcycle. Once you pay off your loan, you can choose to drop comprehensive and collision.

Comprehensive coverage

Covers your motorcycle for damage from unexpected dangers like fire, theft, vandalism, or if you collide with an animal. Comprehensive coverage for your motorcycle can cover damages up to your policy's limit, minus the deductible.

Collision coverage

Covers repairs to your bike caused by a collision with another vehicle, regardless of fault. Motorcycle collision coverage can cover the repairs if you collide with another vehicle or lay your bike down to avoid a crash. It may even cover the replacement of your motorcycle

up to your limit and minus your deductible.

Medical payments coverage

Medical payments coverage helps pay for medical bills for you or your passengers if you're involved in an accident, regardless of who's at fault.

Uninsured motorist coverage

If you're involved in an accident with someone who doesn't have sufficient insurance to cover the damages, motorcycle uninsured motorist coverage may help cover your costs, including medical bills, damage to your motorcycle, and even lost wages due to injury. Learn more about these and other Progressive motorcycle insurance coverages available.

How much does motorcycle insurance for first-time riders cost?

The cost of your motorcycle insurance is determined by several factors, including your location, age, type of bike, riding history and coverage selections.

If you choose liability-only coverage with Progressive, your first-time rider motorcycle insurance might cost as little as \$75 per year.* However, your premium can depend heavily on where you live. Certain states typically have higher costs for motorcycle insurance than other states.

What are Arizona's motorcycle insurance requirements?

Arizona requires all motorcyclists to carry liability insurance to protect others from damage or injuries. To ride legally, you'll need to show proof of liability insurance that meets or exceeds the following minimum coverage limits:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

What are Georgia's motorcycle insurance requirements?

Georgia law requires anyone operating a motor vehicle – including motorcycles – to have insurance. Before you can even register your bike and get a license plate in Georgia, you'll

need proof of insurance that meets the following minimum liability coverage limits:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

In addition to liability coverage, Georgia recommends (but doesn't require)

uninsured *underinsured motorist* (UM/UM) coverages with the following minimum limits:

- ☐ UM/UM BI: \$25,000 per person and \$50,000 per accident
- ☐ UM/UM PD: \$25,000 with a \$250, \$500, or \$1,000 deductible

While the legally required liability coverage protects others, UM/UM coverage protects you. It can help cover your medical bills ("BI" or "bodily injury"). Or it can pay for damages to your bike or other property ("PD" or "property damage") when another driver is at fault but doesn't have enough insurance to pay for the damage or injuries they've caused.

Learn more about uninsured motorist coverage for motorcycles.

What's included in a Progressive motorcycle insurance policy in Arizona?

Progressive policies with physical damage protection may help restore your bike to its pre-accident condition. We start by covering the replacement cost of parts without depreciation so you can get the right amount every time. We also pay to use the same parts to repair; if your bike has features from the original equipment manufacturer, we'll pay for OEM parts for the repair. If you've got custom parts, we'll pay for custom parts, too.

If you've made any modifications to your ride, don't worry: our Accessories coverage automatically covers up to \$3,000 to repair or replace customs parts, upgrades, and accessories you've added. You can increase that coverage to as much as \$30,000, so you're protected no matter how unique your ride.

Comprehensive and collision coverage

Arizona only mandates liability coverage, but you may want to add some other coverages to increase your protection. Comprehensive coverage can give you peace of mind if you're concerned about damage from forces beyond your control like theft, vandalism, or fire. Collision coverage can pay for damage your bike sustains in a collision no matter who's at fault – it even protects you against collisions where no other driver is involved, such as accidents involving telephone poles.

Remember that even though state law doesn't require these coverages, lenders often do. If you're still paying off your bike, be sure to check the terms of your loan to see what coverage your lender requires.

Other Progressive motorcycle coverages available in Arizona

There are lots of other ways to protect yourself with your motorcycle policy, including:

Medical payments can pay for the cost of injuries you and your passenger sustain in an accident, regardless of who is at fault.

Total loss coverage protects against depreciation by paying the full MSRP of a current model year of your bike, less your deductible, in the event of a total loss. It is available for bikes no more than one model year old on a new policy or two years old on a renewal.

Roadside assistance covers the cost of towing your bike to the nearest mechanic. It can be further expanded with trip interruption protection to cover expenses like hotel or transportation if you're away from home.

Carried contents protects any belongings or personal effects (cellphones, hunting gear, etc.) you carry on the bike with you against theft or damage resulting from a covered accident.

Enhanced injury protection can pay up to \$250 a week for two years if you suffer an injury in a covered accident that prevents you from working.

Learn more about available motorcycle insurance coverages.

How much is motorcycle insurance in Arizona?

Insurers have complex formulas to calculate the rate, but it's based on factors like your age, accident history, location, riding habits, bike model, and coverage limits. Based on Progressive' pricing, Arizona is one of the more expensive states for motorcycle insurance, so expect to pay a bit more than the national average.

Learn more about what to expect for motorcycle insurance costs.

Where to find cheap motorcycle insurance in Arizona

Progressive is the #1 insurer of motorcyclists nationwide, protecting nearly one-third of all riders. If you're looking for the best motorcycle insurance in Arizona or just the best deal, our customized policies are a great starting point. Once you've designed your policy, save even more with Progressive motorcycle insurance discounts, like:

- ☐ Multi-policy
- ☐ Multi-vehicle
- ☐ Motorcycle endorsement
- ☐ Safety course
- ☐ Switch and save

See all motorcycle insurance discounts.

How do I bundle my insurance policies?

All you have to do is quote and buy two or more different policies from the same insurance company. If the policies you purchase qualify, and your insurer offers one, you'll receive a bundle discount.

Can you bundle more than just home and auto insurance?

In many cases, you can earn a multi-policy discount by combining two or more policies, even if they aren't home insurance and auto insurance. You can bundle motorcycle insurance, boat insurance, renters insurance and RV insurance, or more. It's important to remember that some insurers will only provide a discount for certain bundles.

What are the pros and cons of bundling insurance?

Easier payments

You only need to make payments to a single company rather than multiple payments to different companies. This makes it easier to keep track of payments and ask questions about your premium, reducing the chance of forgetting to pay your bill.

Easier management

Having your insurance policies in one place can make it easier to manage, including

checking coverages, updating coverages, asking questions about your policies, finding insurance documents, and even filing claims.

To avoid any concerns about losing out on the best rates by bundling, you can shop around for insurance policies and compare rates to ensure that bundling with one company makes the most sense. You can also continue to shop around for rates regularly and compare quotes regularly to make sure that you're getting the best deal possible.

Bundle your home and auto policies with Progressive

Blanket coverage vs. scheduled individually – which should I choose?

For coverage up to the item's full replacement value of your jewelry, consider scheduling your pieces individually. If your insurer offers blanket endorsements in your state and you're satisfied with the sub-limit for each piece on the endorsement, a blanket endorsement might make sense. However, both options offer more coverage than not scheduling your jewelry at all.

Before deciding which is right for you, determine which pieces you'd like scheduled coverage for, and ask your insurer about how much a blanket endorsement might cost versus an individual rider.

Do I need to schedule my jewelry?

While your personal property coverage may cover valuables if they're lost or damaged by a covered peril, your policy likely has a sub-limit for items like jewelry. If you don't schedule your jewelry, it may only be covered up to a small portion of its replacement value. Plus, there's no deductible if you file a claim on a scheduled item.

Learn more about how to insure your jewelry via your homeowners insurance or renters insurance.

Get the right coverage for your home and belongings with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to check on your coverages.

New Progressive customers

Quote home insurance online or call 1-866-749-743.

What does tablet and iPad insurance cover?

Tablet or iPad insurance purchased through an electronic device insurer typically covers theft and accidental damage, minus your deductible and up to your selected coverage limit. Progressive Electronic Device Insurance by Worth Ave. Group covers the following incidents:

How to get insurance for tablets and iPads

Online

Get a free quote for electronic device insurance online from Progressive Electronic Device Insurance by Worth Ave. Group.

Call a rep

Call 1-844-571-6742 to speak with a representative today.

You can typically get coverage via tablet insurance for Samsung tablets, iPads, and other types of tablets at any time – not just when your device is new. Through Worth Ave. Group, you can even get coverage on used and refurbished tablets, and you can make unlimited claims.

How does tablet insurance work?

If you file a claim with Worth Ave. Group for a covered incident, you'll pay a deductible of \$50, and Worth Ave. Group may pay for the repair or replacement up to your coverage limit.

What about my tablet or iPad's extended warranty coverage?

While specialized tablet insurance protects your budget from accidental damage or theft,

the extended warranty that comes with your tablet only covers manufacturing defects – and only in the first months to a year of purchasing it. Without additional insurance, you'll need to pay out of pocket to repair or replace your tablet after costly incidents like theft, drops, cracked screens, and water damage.

Are my devices protected on my home or renters insurance?

Personal property coverage on a home or renters policy may include coverage for your electronics when they're damaged due to a covered peril, up to your policy's limits and minus your deductible. You may even file a claim for items that were damaged or stolen outside your home.

However, homeowners and renters insurance policies typically don't cover accidental damage (since it's not a covered peril). And homeowners insurance deductibles start at around \$500 to \$1,000, which may be much higher than the deductible for a tablet or iPad insurance policy. Plus, there may be sub-limits that reduce the payout you can receive for items like a tablet.

How much does insurance for iPads and tablets cost?

The average tablet costs \$4 to insure.* The cost of your tablet or iPad insurance will ultimately depend on the coverage amount you select. The average electronic device claim payout for all devices insured by Worth Ave. Group is \$398.71, so even if you only make a claim every few years, you can still save a significant amount compared to not having any tablet insurance.

How to protect your laptop from theft

Electronic devices often come with a standard warranty that covers manufacturer defects, but warranties don't cover theft or accidental damage. You can get electronic device insurance to insure laptops, so if someone steals your device, you will be covered. You will not have to pay for a new one completely out of pocket. In addition to insuring your laptop, there are steps you can take to keep your laptop safe from theft.

There are ways to track your laptop, but they only work if you take the right steps beforehand, like registering your laptop with a site like Microsoft or Apple. Even if you choose not to use these services, you should back up your laptop regularly, so you don't

lose any data if the device is damaged, lost, or stolen. You should also store your device in a safe, secure place.

Does group life insurance have a suicide clause?

Group life insurance through an employer or organization treats suicide differently. Same with military life insurance. Generally, these life insurance policies don't include a suicide clause, so the policy can pay out for suicidal death. But each plan can differ.

Note: Supplemental life insurance purchased through an employer usually has a standard suicide clause and contestability period. The benefits administrator at the organization providing the benefit should be able to provide accurate information about a specific plan.

What about the contestability period?

A contestability period is also generally two years after the policy activates, but it's separate from the suicide clause. The contestability period allows the insurer to deny a claim if the insured dies during the contestability period and the insurer finds undisclosed health conditions or other discrepancies in the policy's application. Failing to disclose information in a life insurance application can be considered life insurance fraud. Contestability period lengths vary by insurer.

When does life insurance cover suicide?

If the suicide exclusion period has ended, life insurance can cover suicide and pay out the death benefit – provided no terms in the policy have been violated.

Is whole life insurance a liquid asset?

Yes, whole life insurance is considered a liquid asset. Any life insurance policy with cash value can be considered a liquid asset, which includes all permanent life insurance policies like final expense and universal life in addition to whole life.

Examples of liquidity in a life insurance policy

Examples of liquidity in life insurance include anything that allows you to easily access

cash via your policy:

- ☐ Taking out a loan: Life insurance loans are a form of liquidity that let you borrow from your permanent life insurance policy's value (if it has grown enough). As long as your premiums have been paid on time and you have sufficient cash value for the loan, a life insurance loan lets you skip the usual loan approval process and have no fixed repayment schedule. Note that there will be a maximum amount you can borrow without causing a life insurance policy lapse.
- ☐ Using your policy as loan collateral: Often required for business loans, a life insurance policy can be used as collateral for obtaining a loan from a lender. This allows you to access cash liquidity via a traditional loan.
- ☐ Surrendering your policy: If you need to access your life insurance policy's full value in the form of cash, you may be able to surrender it back to the insurer. This option involves permanently terminating your coverage in exchange for the policy's cash value (or a portion of it).

Can I make my term life policy liquid?

Unlike permanent life insurance policies, there's typically no liquidity in a term life policy. However, you might be able to convert your term life policy into permanent coverage, which would give you a cash value component, and therefore liquidity.

Life insurance liquidity for beneficiaries

The death benefit of a life insurance policy is considered a liquid asset to the beneficiaries who successfully claim it. Once claimed, the payout is cash that can be used for any purpose. It's no longer tied up in the policy, making it even more liquid than when the insured was still alive. Many choose to purchase life insurance because it can be a way to make sure their loved ones inherit a liquid asset – rather than a fixed asset like property, which needs to be sold before it's turned into cash.

How to get life insurance

How to buy a car without a license

Buying a car without a license is legal, but you'll need to bring a licensed, insured driver to

drive the car home and get it registered and insured. Review these guidelines and FAQs about the process:

Insuring a car without a license

To insure your car without a license, you typically need someone with a valid driver's license. Check with an auto insurance company to see if they'll allow you to insure the car by designating a licensed driver as the primary operator of the car. You can add yourself as an excluded driver so you can be the one who pays the premium. Then, you can ask a parent or someone living at the same address if they are willing to be added to the policy as the primary driver.

If you're giving the car as a gift, the recipient must add it to their auto policy. And if you're purchasing the car for a business, consider commercial auto insurance.

How can I register a car without a license?

Registering your car can be the toughest hurdle involved with buying a car without a license. The name listed on the state registration generally must match a name on the car's title. In addition, the person on the car's registration typically must be able to prove ownership and be a licensed driver.

If you're not a licensed driver, you may be able to add a licensed driver to the title as a part owner, depending on the law in your state. Adding a part owner allows the car to be registered under the licensed owner's name. Or some states may require a contract between the owner and the person listed on the registration. The contract proves that the owner is allowing the vehicle to be registered in someone else's name. Other states allow the owner to register the vehicle in the name of someone who has a driver's license.

Find out your state's registration rules by visiting your BMV or DMV website. Regardless, you'll need someone with a valid driver's license officially involved in the process, as a part-owner or as a registered user.

Can you buy a car from a dealership with a permit?

You can buy a car with a temporary license, such as a learner's permit, but insuring it and registering it can require some extra steps. As a driver with a learner's permit, your parents' or guardians' insurance policy covers you. If your parents add the new car to their insurance, you can drive it and be insured – if you follow the rules of your permit. As far as

registering the car, it can generally be registered under a licensed driver's name or jointly with you until you get your license.

Learn more about how car insurance works with a learner's permit.

What should minors expect when buying a car?

Two other issues can arise, especially for minors, when buying a car without a license: age requirements for a car title and financing. Many states don't allow a minor to be the sole owner of a vehicle, so a minor will need a trusted adult on the title in those states.

Obtaining financing for a minor is daunting since most lenders won't enter a contract with a minor. An adult with good credit may need to sign or co-sign the personal loan. The adult that signs the car loan documents is legally the car owner until the minor reaches the age of majority. At that point, the car ownership will need to be transferred.

When would you need to buy a car without a driver's license?

You might ask if you can buy a car without a license for the following reasons:

- ☐ You're looking to buy a car before you get your license
- ☐ You're buying a car for a driver who has a license but can't get financing
- ☐ You're gifting the vehicle to someone else, such as a family member or a friend
- ☐ You're buying a fleet vehicle for a business
- ☐ You're buying a car that someone else will drive for you, such as a caregiver or chauffeur
- ☐ You're a collector who doesn't drive
- ☐ You'll use the car for parts

If you will not be driving the car, you may not have to register or insure it (depending on your state), and your process could finish with the sale of the vehicle. However, if your state requires it for all vehicles or if you will be driving the car, you'll need to make sure it gets properly insured and registered before it hits the road.

How does simplified issue life insurance work?

Simplified issue term life insurance does what term life insurance does. It provides coverage for a certain length of time and pays out a certain benefit amount in the event of your death. Simplified issue term life insurance uses a simplified application process that lets you forgo a medical exam. Instead of an exam, you'll fill out a questionnaire to provide

health-related information and other personal details like your name, age, height, weight, and where you live.

Since simplified issue life insurance doesn't require a medical exam, the approval process can be much faster. If you get approved and make your first policy payment, your coverage might begin minutes after you complete your application (depending on the insurer). The process is particularly fast if you apply for instant life insurance, a specific type of simplified issue policy.

However, you're not guaranteed approval just because the process is simplified. You might not qualify if you have certain medical issues or a high-risk occupation or hobby. Always be honest in a life insurance application – lying to obtain coverage or reduce your premium is considered life insurance fraud.

Choosing simplified term life insurance over traditional term life insurance

Simplified life insurance is faster to obtain, but it's not always the best option. Because the insurer may take on more risk by using a simplified approval process, the policy might cost more, include a smaller coverage amount, and have a shorter term. However, there are plenty of affordable, simplified issue options available. You can compare term life insurance rates to determine if the speed of approval will be worth any extra premium cost.

Simplified issue policies are often beneficial for healthy individuals who need a policy quickly or want to forgo the life insurance medical exam. If you're planning to travel, you're experiencing a gap in coverage, or you have a legal obligation, you may need life insurance quickly. Depending on the insurer and policy, you could have coverage within minutes to a few days, while a standard life insurance policy might take a month or more.

How to get term life insurance

You can get a life insurance quote online and compare rates in as little as 60 seconds. Or, call 1-866-912-2477 to speak with a licensed representative.

What's included in a Progressive motorcycle insurance policy in Georgia?

When you have physical damage coverage, Progressive always pays to get your bike back to its condition before the accident. We cover you for the replacement cost of parts without depreciation and pay for the same kinds of parts for the repair. That means if your bike has parts from the original equipment manufacturer, we'll pay for OEM parts for the repair. If you have custom parts, we'll pay for custom parts. Your bike will be just like it used to be or better.

If you've got upgrades, after-market equipment, or other add-ons, our Accessories coverage (sometimes called CPE for "custom parts/equipment"), also standard, can protect those modifications or upgrades. We automatically include \$3,000 of accessories coverage with comprehensive and collision, but you can choose a higher limit – up to \$30,000 – to make sure you're covered. If you make more modifications later, you can increase the limit.

Standard Progressive coverages

In addition to the required liability coverages and suggested UM/UIM coverage, motorcyclists in Georgia may want other standard motorcycle insurance coverages to protect their investment.

Comprehensive coverage covers non-collision damage from forces beyond your control – like severe weather, theft, or vandalism. Collision coverage can pay for damages to your motorcycle that result from a collision, regardless of fault and even if there's no other driver involved (like if you lose control and hit a tree). Finally, medical payments coverage can help pay for medical bills that you or a passenger sustain in an accident, no matter who's at fault for the crash.

Other Progressive motorcycle coverages available in Georgia

If you want even more protection, you can upgrade and customize your policy further with optional coverages like:

Total loss coverage protects against depreciation by paying the full MSRP of a current model year of your bike, less your deductible, in the event of a total loss. It is available for bikes no more than one model year old on a new policy or two years old on a renewal.

Roadside assistance covers the cost of towing you to the nearest repair shop and can even

pay for incidental expenses if your trip is interrupted while you're away from home.

Carried contents protects any belongings or personal effects (cellphones, hunting gear, etc.) you carry on the bike with you against theft or damage resulting from a covered accident.

Enhanced injury protection can pay up to \$250 a week for as long as two years if you're injured and unable to work due to a covered accident.

Learn more about available motorcycle insurance coverages.

How much is motorcycle insurance in Georgia?

Insurance companies each have their own formula to calculate your rates, but they all consider factors like your age, location, accident history, coverage limits, and riding habits. Based on Progressive's pricing, Georgia is a medium-cost state overall, so the average cost of motorcycle insurance in Georgia is similar to the national average.

Where to find cheap motorcycle insurance in Georgia

Whether you're shopping for the best motorcycle insurance in Georgia or just the best deal, Progressive's customizable policies can help you find the right balance of coverage and cost. Once you've built the perfect policy for you, save even more with our many motorcycle insurance discounts, including:

- ☐ Multi-policy
- ☐ Switch and save
- ☐ Responsible driver
- ☐ Motorcycle endorsement
- ☐ Pay on time

See all motorcycle insurance discounts.

When to cancel homeowners insurance when selling a house

The home you sell is considered yours until the closing process is finalized. At closing, once the buyer officially owns the home, you can cancel your coverage. Until that time, your

homeowners insurance policy should remain in place to provide protection should

anything happen to the home.

Why should you keep homeowners insurance while selling your home?

If you cancel homeowners insurance too early, any damages incurred will not be covered, and you will need to pay the repairs out of pocket. Moreover, a buyer could back out of the purchase at any time. Learn more about how homeowners insurance is paid.

Can I transfer my existing homeowners insurance policy to a new property?

Homeowners insurance can't be transferred from one property to another. You'll need to start a new policy with your insurance provider before you close on a property, especially because you want it to take effect immediately upon buying the home.

If you temporarily own two homes (e.g., you buy a new home before you finalize the closing on your old home), you'll maintain two insurance policies until the old home has been sold. Though the policies may overlap, the important thing is to have both homes properly insured while you're the owner of both.

Learn about how to change your homeowners insurance policy and buying a second home.

Steps to buying a house for the first time

Get finances and documents in order

Before you start house hunting, you can get pre-approved for a mortgage. This initial step can save time later and help you understand your budget better. A pre-approval will also let you know how much of a down payment you'll need. Some lenders require 20%, but there are options if you haven't saved much. A mortgage loan officer can help you navigate these requirements.

Your lender will request financial records when you apply for a home loan. These can

include recent pay stubs, two years of tax returns, bank statements, and a copy of your driver's license.

Start house hunting

Before you start shopping, make a list, and identify your absolute must-haves – the things you aren't willing to give up. Chances are you won't be able to find a house that has everything you want, but you should make sure it at least has everything you need.

House hunting is usually the most fun step. Check your local listings, attend open houses, and tour homes privately with a real estate agent. Ensure that you find an agent you can trust to help you look for homes within your budget.

Make an offer

Once you find the perfect house for you, the next step is to submit an offer. Depending on the local market, you'll probably have some negotiating to do with the seller before you settle on a final purchase price and terms. Usually, you'll submit a deposit, known as earnest money, with your offer to show the buyers you're serious. Learn more about making an offer on a home.

Get a home inspection and appraisal

After the house is under contract, you'll need to schedule a home inspection. You can hire a general home inspector to assess the structure, but you may want to call a specialist to look at mechanicals or any issues raised in a general inspection. You'll also need a home appraisal, but your mortgage lender will typically handle that.

Does Airbnb offer insurance coverage?

Airbnb's revamped AirCover is free for hosts and provides up to \$1 million of Airbnb liability coverage and \$1 million of damage protection. Airbnb AirCover touts the insurance coverage as above and beyond its competitors' offerings by giving hosts

important protection encompassing pet damage, deep cleaning, income loss, and property damage.

What happens if an Airbnb guest damages my property?

Airbnb AirCover may reimburse up to \$1 million in damage to your home caused by guests and their pets if you choose to allow animals. The professional deep cleaning reimbursement can come in handy, too.

What if an Airbnb guest steals from my home?

You can submit theft claims to Airbnb and be reimbursed for many items under certain circumstances. There are some exclusions, and it's recommended that you politely bring the missing items to guests' attention – and/or file a police report – before pursuing an AirCover claim.

What if my Airbnb guest won't leave?

If your Airbnb guest refuses to leave after their stay has concluded, you may need to get authorities and/or Airbnb involved. This situation may be rare but stands as another example of the various risks you take with short-term renting.

Should I rent my home on Airbnb?

Becoming a host with short-term rental sites like Airbnb, VRBO, and HomeAway brings many considerations, especially when it comes to insurance. Your standard homeowners insurance policy might not provide protection once you begin to use your home as an Airbnb or short-term rental.

What causes a car to roll over?

There are multiple reasons a vehicle may roll over, including:

- ☐ Tripping: Tripping is one of the most common reasons vehicles roll over. It occurs when a

car's tire hits something – such as a curb or ditch – that shifts the vehicle's weight to one side, causing it to roll before it can regain its balance.

☐ Speeding: If you speed around a curve or take a turn too fast, the tires can lose their grip on the road, leading to a vehicle rollover.

☐ Crashing: If you're in an accident and the force from the other vehicle is strong enough, it can tip your car.

☐ Inclement weather: When the roads are covered in rain, snow, or ice, roads become slippery, making it easier to lose control of your vehicle, skid off the road, and roll your car.

Vehicles most likely to roll over

A rollover car accident is possible with any car, but SUVs, trucks, and vans flip more easily than other vehicles because they have a higher center of gravity. However, manufacturers have redesigned many models and introduced advanced safety features to help minimize the risk, making newer models less likely to roll over than older ones.

How does auto insurance cover a rollover car accident?

If you're in a rollover accident, your auto insurance may cover the damage if you have the right types of coverage. If another driver hits you and causes your car to roll over, their liability coverage should pay for the damage to your vehicle and your injuries, up to the limits of their policy.

But approximately 80% of rollover crashes only involve one vehicle. If you're in a single-car accident, auto collision coverage may pay for the damage to your vehicle – if you have it. If not, you'll be responsible for covering the repairs out of pocket.

Vehicle rollover prevention tips

Because vehicles are safer today, rollover accidents result in fewer deaths than they used to, but they still accounted for more than 6,000 occupant fatalities in 2019. Many rollovers occur when a driver loses control of their vehicle and is no longer on the road. Fortunately, there are things you can do to help prevent a rollover accident.

☐ Choose a car with advanced safety features: Before purchasing your next vehicle, find out what features are included to help keep you and your family safe. Electronic stability control is especially helpful in preventing rollovers.

☐ Maintain your tires: Your tires are the only thing between your vehicle and the road.

Ensure they're properly inflated, balanced, and have enough tread remaining to keep your car stable.

☐ Don't overload your vehicle: When a car gets too heavy, it becomes less steady. Don't pack cargo into your vehicle that exceeds the manufacturer's recommended limits. Avoid storing items on the roof – it makes the vehicle top-heavy.

☐ Slow down: Speeding can make it more difficult to control your car, and if you lose control, you're at greater risk for a vehicle rollover.

☐ Keep your eyes on the road: Distracted driving leads to millions of accidents every year. Keep your hands on the wheel, eyes on the road, and phone stowed away while you're driving.

What should I do if I can't stop my phone from freezing up?

If your phone has started freezing or becoming unresponsive frequently and you're not able to resolve the issue on your own, you may need to consult a dealer or repair shop that can run diagnostics. In the worst case, you'll need to replace your phone. Before replacing your phone, back up all the existing information you want to keep. A retailer or repair shop can typically help with this process.

What is gap insurance?

Some drivers who finance or lease their vehicle owe more than what the car is worth, which can be a problem if the car is totaled or stolen. Insurance can help out if you have comprehensive and collision coverage, but only up to the amount of the car's depreciated ACV. Without gap insurance, you'd be required to pay the difference between your car's ACV and the outstanding loan balance.

Gap insurance coverage can be purchased as an add-on to your existing car insurance policy. It's not a requirement in any state but having gap insurance may provide you with extra financial security if something happens to your vehicle.

Can you get gap insurance on a used car?

Gap insurance is most often recommended for new cars, as they depreciate the quickest, but you can typically buy gap coverage for used cars too. Note that some insurers will only sell gap insurance on used cars if they're less than three years old. Gap insurance on a used vehicle can cost very little, so it can provide peace of mind if you owe more on your car than what it's worth.

Is gap insurance worth it on a used car?

It's possible to purchase, but is gap insurance necessary for a used car? The main factor to consider is how much you owe on the car versus how much it's worth after depreciation. If you owe more than the car's ACV, gap insurance could relieve you of a large financial burden if your car is ever stolen or totaled.

There are specific times when you may benefit from having gap insurance on a used car loan, including:

- ☐ Your car is less than three years old: The newer the model, the faster it will lose its value.
- ☐ You make a small down payment: Typically 20% or less.
- ☐ You take a long car loan: 48 months or more.
- ☐ You cover a lot of mileage: The more a car is driven, the faster it depreciates.

Some car dealerships sell gap insurance coverage, but you could end up paying interest on the coverage payments if they're bundled with your loan/lease payment. You could possibly save more on gap coverage by going through your insurer instead.

It's not always recommended to have gap insurance for a used car. If you own your vehicle outright or have a small loan – less than the car's ACV – you don't need to purchase gap insurance. Even if you bought gap insurance soon after buying your vehicle, you wouldn't always need it. Once you pay off your loan or owe less than the car's ACV, you can cancel your gap insurance coverage.

Why does my phone keep freezing up?

Reasons why your phone freezes might include the following:

- ☐ It needs to be restarted: If your phone hasn't been turned off recently, it may need to be restarted to complete an update or reset network connections.
- ☐ It's out of memory: If you have apps, photos, music, or other information taking up most of your phone's storage, you may be running low on space, which can lead to slow performance.
- ☐ There was an OS update: OS updates can include bugs that need to be worked out. If you recently updated your phone, something in the new operating system may be causing an issue.
- ☐ The battery is failing: Phone batteries don't last forever, and they can cause performance

issues when they start to fail.

- ☐ An app is experiencing a bug: App updates can have bugs that cause problems with your phone, or they may rely on capabilities exceeding your current OS version.
- ☐ You need to clear the cache: If your phone is holding too much short-term memory, you may need to clear it to improve your phone's performance.
- ☐ Your phone experienced physical damage: Drops, submersions, and even power surges can harm your phone's ability to operate.

Other reasons why your phone keeps freezing

When a phone freezes can be a hint as to why it's freezing. Try to isolate when the issue occurs so you can research it further or get professional help.

- ☐ Does the phone freeze at startup or factory reset?
- ☐ Does it become unresponsive when you try to open a particular app?
- ☐ Does it happen after the phone has been on for a certain amount of time?
- ☐ Has the phone not been restarted or reset in a long time?

Find out if cell phone insurance is worth it to protect your device from these issues.

Requirements for a REAL ID

Obtaining a REAL ID is more complicated than getting a standard state ID. Federal law requires, at a minimum, documents that show:

- ☐ Your full legal name
- ☐ Your date of birth
- ☐ Your social security number
- ☐ Your lawful status
- ☐ Two proofs of your address

Each state can choose to impose more stringent requirements, though, so check with your state's DMV (or equivalent) before making an appointment. Doing so will ensure that you have all the necessary documentation. If you've changed your name for any reason – including marriage – you may need to bring an official document indicating the name change.

Thanks to the REAL ID Modernization Act of 2020, states can accept digital submissions of these documents. Some states require an in-person visit to issue a REAL ID regardless. You may be able to streamline the process by submitting documents online for pre-approval. Check your state DMV website for specific details about electronic submissions.

Window AC units and personal property coverage

Personal property coverage on your homeowners policy may cover a window AC unit, which is not part of the home's structure (you can put it in and take it out at any time).

How to get homeowners insurance with Progressive

Classic car maintenance tips

A classic car typically needs more care than a modern vehicle you can buy from the dealer. Here are some tips to help keep your classic humming along.

Use the correct type of gas

Basic unleaded might work for your everyday car, but ethanol-free gas is typically a better option for collector cars. Often called recreational gas, boats and RVs often use this fuel. Keep the tank at least half full to help prevent problems with the fuel pump.

Select the right oil

Preserving collector cars often requires using conventional, not synthetic, oil. You should choose an oil with the proper viscosity based on the vehicle you drive. So, before taking your car out for a spin, make sure the oil level is adequate. If it drops by a half quart or more, top it off and change the oil and oil filter at least once a year – even if you don't meet the manufacturer's mileage requirements for an oil change.

Check the brakes

Before getting too far from home, test the brakes to make sure they work properly. If they feel squishy, you may need to flush them. Check for leaks under your car to ensure you're not losing brake fluid. If it's leaking, it's important to see a mechanic right away. You may need to replace a brake line or hose. If you're not sure how old the brake lines or hoses are, it's best to err on the side of caution and replace them. Finally, your brake fluid should look like apple juice. If it doesn't, you may need to replace it.

Check fluid levels

A crucial element of classic car maintenance is checking the fluid levels before heading out on the open road. Essential fluids include the oil, coolant, power-steering fluid, and windshield wiper fluid. Look at the transmission fluid after your drive – it's best to check it while the engine is warm.

Pay attention to odors

Unusual smells can signify something's amiss within your vehicle. If you smell gas, you probably have a leak that needs to be fixed before driving your car. Also, mice can sometimes make their way into vehicles through vents and hoses where they can die. If you think you have a dead mouse in your car but can't find it, it's best to get it checked out.

Inspect your tires

Inspecting the tread, tire pressure, and condition of the rubber on your tires can provide visual clues about whether it's safe to drive on them. However, checking the date code on the sidewalls is also important. In general, tires can safely last six to 10 years. If yours are old, consider replacing them, regardless of their condition.

Keep an eye on the battery

A battery with enough power is essential for preserving a collector car. Listen when you start your vehicle. If it takes a while to start, your battery may not have enough juice to power your vehicle efficiently, damaging the charging system.

What is the best vintage car storage space?

Vehicles don't like to sit, but there may be times when you need to store your classic car, especially if you live in an area with harsh winters. Taking the right precautions when storing your classic car can help preserve your vehicle and make it easier to get it running again when you're ready.

Before prepping it, you must decide where to store your classic car. The ideal scenario is to store the car on a concrete floor in a dry, climate-controlled garage with an air-filtered HVAC system. If that's not possible, be sure to choose a dry space. Avoid parking on dirt or grass because that allows moisture to collect on your vehicle's undercarriage, damaging it.

How to winterize a car for storage

No matter the car's make and model, there are some steps you need to take before putting your vehicle in storage to help maintain your classic car's value and keep it in tip-top shape. Check out these classic car storage tips to get it ready for its long winter nap.

Wash it

Handwashing and waxing your classic is a must before storing it. Removing dirt, grime, and road debris and sealing it with a coat of wax will help protect the paint while it is in storage. Be sure to rinse off any remaining salt or dirt from the undercarriage. Remove food, trash, and crumbs and vacuum the interior to avoid attracting bugs and other critters. Leave small boxes of baking soda inside the car and trunk to deodorize it.

Prep the storage surface

Wash the concrete where you're storing your classic car with a degreasing cleaner. Place a plastic vapor barrier on top of the concrete to prevent moisture from the ground from getting into the vehicle's undercarriage, which can cause rust. Seal the edges of the plastic to the concrete and put a cloth or canvas on top of the plastic.

Prevent pests

Place mouse/rat poison bait stations around and underneath the car. If you don't want to use poison, you can set traps outside the vehicle, but you'll need to check them regularly. Many classic car owners use dryer sheets to prevent pests, but our friends at Hagerty don't recommend using them in your car's interior because the scent may harm it. Instead, stick with using them on the exterior (e.g., under the hood, on top of tires, and over the end of exhaust tips). You can also put steel wool in the exhaust pipes and the air cleaner snorkel to prevent rodents from entering the vehicle.

Check fluids

Checking the fluids before storing a classic car can help ensure it's ready to run when you wake it up in the spring. Changing your classic's oil and filter can help prevent engine damage while it's sitting in storage. Make sure to run the engine afterward to circulate the new oil. Replace the antifreeze and top off the windshield wiper fluid to prevent freezing. Fill up the gas tank with recreational fuel and treat it with a stabilizer to prevent it from

deteriorating for up to 12 months.

Attach a battery tender

Using a battery tender will keep the radio and clock settings and help ensure the battery starts the next time you put the key in the ignition. You can unhook the battery cables if you don't have a battery tender, but don't use a trickle charger – they are a potential fire hazard.

Prep tires, parking brake and exterior

Overinflating your tires before putting your car in storage can help prevent flat spots from forming during the winter. Brake pads, rotors or drums can rust together when you keep the parking brake on. Instead, use a tire chock to keep your car in place. Finally, when you've completed the rest of your preparation, place a car cover on the exterior. A cover will help to keep spills, dust, and falling objects from damaging the paint on your vehicle while it's in storage.

Storing a classic car for more than six months may require additional precautions, such as putting your vehicle on jack stands, draining some of the fluids, and oil flogging the engine.

Classic car insurance

Classic car insurance covers you for your vehicle's agreed value and specifications, such as usage, storage, and more. Consider keeping your insurance when your vehicle is in storage. Comprehensive coverage will protect you if there's a fire, the weight of the snow collapses the roof, or your car is stolen. Progressive's classic car insurance by Hagerty considers winter storage for the annual premium. Hagerty's mission is to keep your vintage car ready for the road. Their policy includes more specialized insurance coverage for your classic car. Learn how classic car insurance works and how it can protect your prized possession when you take it out for a spin.

How to get life insurance

This data shows the average rate for a six-month liability-only auto policy with one vehicle and one driver at Progressive between 2020 and 2021. While this data provides insight into the average cost of car insurance in every state, it isn't customized to your specific

situation.

Other factors that determine car insurance cost

Vehicle usage

If you use your vehicle mostly for pleasure or commuting, you'll usually pay less than a driver using their vehicle for other purposes. If you use your vehicle for business or for ridesharing services like Uber and Lyft, some companies may charge you more, or may even require rideshare insurance coverage. [Learn more about usage-based car insurance.](#)

Your driving record

A better driving record – especially a clean driving record – can get you a better rate. Accidents and tickets can impact your record, and new drivers with no record may also pay more.

Speeding and traffic tickets

If it's your first speeding ticket in three years, you may not get an increase at all. But, if you get two or more tickets in a three-year period, you'll likely get an increase. The good news is that the increase won't be permanent, and speeding tickets typically fall off your motor vehicle record after a few years.

[Learn more about how speeding tickets impact your insurance rate.](#)

At-fault accidents

Similar to speeding tickets, most at-fault accidents will raise your rate, but the increase won't be permanent. Your insurance company will stop charging you for the accident after several years (the length varies by insurer and state).

Keep in mind that accidents don't always raise your rate. Progressive offers accident forgiveness, which means if you have a qualifying claim, we won't raise your rate if you have an accident.

Not-at-fault and one-car accidents

There's no easy answer here, as this varies by state. You won't see an increase in many states for a not-at-fault accident. But in other states, your company could increase your rate – depending on your state and insurance company. Insurance companies generally consider one-car accidents at fault because no other driver is involved. Learn more about the difference between at-fault and no-fault accidents.

Coverage selections

Generally speaking, the more car insurance coverages you have, the higher the rate. State-minimum coverage will always be the most affordable while maxing out your coverages will be the most expensive. The good news is that sometimes you can increase your coverage amounts by thousands, and your car insurance rate will only change minimally. Your car insurance deductible amount will also impact your rate.

Learn about car insurance requirements by state.

Vehicle type

The vehicle you drive can affect your car insurance rate. Factors include how much you paid for it, the cost of repairs, and if it has a higher theft rate. For example, a convertible or sports car may cost more to insure. Learn more about insuring sports cars and if convertibles cost more to insure.

Marital status

Adding your spouse to your car insurance policy offers some small but favorable benefits, including potentially lower costs and the convenience of being on one policy.

How you pay

Most insurers offer various car insurance discounts depending on how you pay. At Progressive, we offer discounts for paying in full, receiving and signing your documents online, and electronic bill payment.*

Mileage

Many insurance companies focus on how often you drive and may charge high-volume drivers more. Progressive rewards safe drivers through our Snapshot® program, which personalizes your car insurance rate based on your driving habits.†

Credit

Many insurers use credit-based insurance scores to calculate car insurance rates. Generally speaking, a better credit-based insurance score means a better rate. And no, getting a quote will not impact your actual credit score. Learn more about credit-based insurance scores.

Continuous insurance

If you have zero gaps or cancellations in your insurance history, you'll typically get a lower car insurance rate. At Progressive, we offer a Continuous Insurance Discount.†† That means we'll honor the amount of time you've been with us or your previous insurance company. Learn more about how to lower your car insurance rate.

Other tips to get a lower car insurance rate

One of the easiest ways to save is to bundle your home and auto insurance with one company. Many carriers offer a discount when you bundle home and auto, as well as other types of insurance. For example, Progressive offers a discount for bundling insurance policies like homeowners insurance, motorcycle insurance, boat insurance, RV insurance, and more.

You can also learn how to get cheap car insurance, including enrolling in Snapshot Road Test® – a free trial of Snapshot® that lets you see what you could save with Progressive.

What is a standalone benefit?

A "standalone benefit," or "standalone insurance," may refer to a separate insurance policy that covers specific risks not covered by your existing policies. Here's how common standalone insurance policies offer coverage you don't already have for your home, life, and health, dental, and vision care.

What are some types of standalone home insurance?

If your standard homeowners policy doesn't cover a specific peril, or if you want additional

coverage for certain items, you might be able to purchase a separate (standalone) policy for that coverage. These policies are usually named after the specific type of coverage they provide. For example, if you live in a flood-prone area, you may want to purchase a standalone flood policy if your standard homeowners policy doesn't cover flood damage or offer an endorsement for flood coverage. Learn more about how flood insurance works.

Common standalone home-related protection can include:

- ☐ Flood insurance
- ☐ Earthquake insurance
- ☐ Electronic device insurance
- ☐ Home warranty
- ☐ Identity theft protection

What is standalone umbrella insurance?

Umbrella insurance is a standalone liability policy. It provides liability coverage in addition to your homeowners personal liability coverage and vehicle liability coverage to help more fully protect your assets from personal injury claims, defense costs, and more.

Find out if you need umbrella insurance.

What is standalone life insurance?

A standalone life insurance policy is a separate life insurance policy that won't affect other life insurance coverage you have. For example, you may decide to purchase a standalone life insurance policy in addition to the life insurance coverage your employer provides through their benefits program.

Before purchasing a standalone policy, learn about when it makes sense to have multiple life insurance policies, and factor in the costs, features, and implications of each plan with the help of a financial advisor.

What is standalone dental insurance or vision insurance?

Standalone dental insurance and standalone vision insurance are separate from your overall health insurance plan. They have their own premium and deductible and might cover more than any relevant coverage included in your overall medical plan.

Standalone vision or dental insurance can be obtained privately, through your employer (if

offered), or through a government-provided plan. Dental and vision insurance coverage is optional for adults and children.

What is standalone medical insurance?

Many health insurance policies are sold as standalone policies, but there's also another health-related standalone policy called "critical illness insurance." A standalone critical illness policy is a separate policy from your health insurance and can help cover the costs of care for life-threatening diseases or medical conditions that might extend well beyond what your health insurance covers.

Critical illness insurance only covers qualifying diseases and conditions, as listed on the policy. The ailments covered under specific plans can vary, and premiums are often higher for plans that cover more conditions. A critical illness policy can be purchased privately or as an optional benefit through your employer, if offered.

How does insurance work for high-value homes?

While some insurers require specialized policies for homes exceeding \$750,000 in value, Progressive Home, one of the insurers in Progressive's network of property insurers and part of the Progressive family of companies, accepts homes with values up to \$5 million. In addition to the standard exterior inspection, Progressive Home requires an interior home inspection with a replacement cost of \$850,000 and higher. Based on the inspection results, your policy's dwelling replacement amount may be adjusted to ensure adequate homeowners insurance coverage.

Owners of luxury homes often have insurance considerations that owners of less expensive homes may not have to worry about. If you own a high-value home, here are some ways you can help protect your property, belongings, and assets:

Replacement cost on your contents

While many standard policies only cover your personal belongings at actual cash value, homeowners can opt for replacement cost for their personal property. Personal property coverage with replacement cost will raise your premium but would pay to replace items damaged in a covered incident without factoring in depreciation.

Higher liability limits

Homeowners insurance also provides coverage if you're legally responsible for someone else's injuries or damages. If your net worth exceeds your policy's highest limit for liability coverage, you can purchase an umbrella policy to safeguard your assets, typically up to an additional \$5 million.

Get homeowners insurance for your luxury home

What can you do to prevent golf cart theft?

If a thief is sufficiently motivated, they'll try to steal an item regardless of what anyone does to keep it safe. The best anti-theft measures discourage thieves from looking for a quick score. However, consider ease of use and the time commitment when deciding what security measures are best for you. You don't want to skip them because they're too time or labor-intensive.

What kinds of golf cart locks should you consider?

From a physical protection standpoint, there are four kinds of golf cart locks and upgrades to consider.

- ☐ **Steering wheel lock** A steering wheel lock is an extendable bar with hooks on either end. When locked in place, it eliminates the ability to turn the golf cart's steering wheel.
- ☐ **Wheel boot** A wheel boot is a heavy-duty clamp that affixes to one of your golf cart's tires. It immobilizes the cart by preventing the wheel from turning or rotating.
- ☐ **Pedal lock** You'd use a pedal lock on the accelerator pedal of your golf cart. The golf cart can't be driven under power when locked in place.
- ☐ **Ignition key change** Some golf cart types rely on a non-unique ignition key. That means a key for one make and model can start up any golf cart of that make and model. You can have a unique ignition starter installed to prevent this from happening.

Golf cart anti-theft devices

In addition to physical locks and key changes, you can also invest a little more and upgrade the security of your golf cart.

Kill switch

You can hide a kill switch underneath the dashboard of your golf cart that you'd flip to prevent your golf cart from being turned on while you're away from it. For instance, if a thief had a working key for your golf cart, they still wouldn't be able to turn on the golf cart with the key alone. They need to know there was a golf cart kill switch engaged and find the switch to get it to operate.

GPS unit

A GPS is not a golf cart anti-theft device, but it will help you or the authorities locate your golf cart. You can install a GPS unit in a hidden spot, so an opportunistic thief isn't going to try to find and disable it before they steal a golf cart.

Spotlights and cameras

If you park your golf cart outside at home, having a visible security camera can be a theft deterrent and a thief identifier. A motion detecting spotlight helps when creating a nighttime golf cart security system.

Other ways to prevent golf cart theft

If you keep your golf cart outside, there's a debate about whether keeping it behind your home is good. You could be more likely to see a thief going around to the back of your house. However, this lessens the chance that drivers or pedestrians passing by might catch a thief in the act. You'll have to make the determination based on your neighborhood.

Here are more steps you can take to help keep your golf cart secure.

- ☐ Use a golf cart cover: If you keep your golf cart outside, placing a cover on it can deter theft.
- ☐ Store in a garage or shed: Storing your golf cart in an outbuilding is the most secure way to store your golf cart if the garage or shed remains locked.
- ☐ Be thoughtful about where you park: Parking your golf cart where you can see it or in a well-trafficked public location is your next best solution for golf cart theft prevention.

Is there golf cart theft insurance?

Many insurance companies also offer golf cart insurance, including Progressive. Golf cart insurance may include comprehensive coverage, which applies to both theft and

vandalism of your golf cart. Your policy may pay for repair or replacement in the event of a covered incident. Learn more about what golf cart insurance covers.

What's included in a standard Progressive Texas boat insurance policy?

Property damage liability coverage might pay for damages to another boat, marina, or dock if your boat caused the damage. It may cover legal fees related to the incident as well. Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets.

A Progressive umbrella policy can offer extra protection up to \$5 million if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat liability coverages.

Fuel spill covers the legally required clean-up costs associated with spilled fuel, no matter how it happened.

Watersports coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for removing your boat from the water in the event it sinks.

Optional Progressive boat coverages

Collision and comprehensive coverages are likely to be required by your lender if you're financing your boat. Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may also be helpful if you tend to store your boat during the long winter months when your boat is not in use. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown coverage can help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a

mechanical breakdown – even if it's from wear and tear.

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery,\x3C!--StartFragment-->††\x3C!--EndFragment--> and more.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With access to the Gulf of Mexico, Texas is an attractive location for yachts plying the waterways. If you're a boater in the state of Texas with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in Texas?

Texas tends to be a high-cost state when it comes to Progressive boat insurance rates. In addition to the type of coverage you opt for, many factors decide the cost of boat insurance, including:

Learn more about factors that impact boat insurance cost.

How to lease a motorcycle

Before you lease a motorcycle, evaluate all your options. Many dealerships don't offer leasing due to the lower overall cost of motorcycles. But if you have poor credit and can't qualify for a loan, leasing a motorcycle allows you to get a bike you might not otherwise be able to afford. Two main companies provide motorcycle lease programs: Motolease and Speedleasing. If your dealer works with one of these companies, you may be able to lease a motorcycle and ride off the lot that day.

Another consideration to bear in mind is that some companies only lease certain types of motorcycles. For example, Speedleasing only leases motorcycles made between 2007 and 2020, typically Harley-Davidsons and 2014-20 Indians. Motolease leases both new and used machines up to 14 years old, if they are listed in the NADA Powersports guide.

If the dealer offers leasing, ask what the requirements are. You may need to put down between 10 and 20% of the value as a down payment. You should also ask about the

length of the lease. In most cases, this will range from 1.5 to 5 years. At the end of your lease term, you can trade your existing motorcycle in for a new model. While this offers you the chance to try out multiple different bikes, it isn't the most cost-effective option. You can also choose to purchase the bike at the end of the lease, which could mean financing (and monthly payments) for another few years. Learn more about buying a motorcycle at a dealership or buying a new or used motorcycle online.

Benefits of leasing a motorcycle

If you want to own a motorcycle, financing your bike may be your best bet. But if you just want a machine to ride so that you can experience what owning a motorcycle is like (and possibly try it out for yourself), then leasing could be a good option.

First, leasing a motorcycle doesn't have the same stringent credit requirements as a loan. Even people with bad credit can qualify for a lease, although the interest on that lease may be higher.

Second, a motorcycle lease is for a variable amount of time. You can often choose how long you want to lease the motorcycle for. This gives you the option to lease a new motorcycle every year or two, which could be a benefit for an enthusiast who wants to try out the latest models on the market.

While leasing a motorcycle is possible, consider all the pros and cons of leasing vs. buying before you decide. Due to the lower cost and rapid depreciation of motorcycles, buying a used motorcycle model might be the better choice for someone on a limited budget who wants to begin riding. But if you aren't sure that riding a motorcycle is right for you, then leasing a bike or renting short-term is worth considering.

How can I lower my boat insurance rate in Texas?

Discounts vary by state, but you may qualify for the following Progressive discounts:

- ☐ Original owner: You're the original owner; you're entitled to a discount on your boat insurance policy.
- ☐ Multi-boat discount: If you insure more than one watercraft on your Progressive boat policy, you'll earn a discount.
- ☐ Safety course: Complete a Texas-approved safety course and earn a discount.
- ☐ Multi-policy discount: If you have another policy with Progressive, you get a discount.

See if you qualify for more Progressive boat insurance discounts.

How to get boat insurance in Texas

How does homeowners insurance work?

Homeowners insurance coverage may provide you with protection if the unexpected happens to your home or property. Your home insurance company provides you with coverage for your home, belongings, and the other structures on your property. If a sudden and accidental loss occurs, you can file a claim with your insurance company. You will potentially receive payment for covered losses, minus any home insurance deductible, up to your policy's coverage limit.

Is homeowners insurance required?

Unlike car insurance, home insurance isn't mandated by law. However, if you are financing your home, mortgage lenders have a vested interest in it. They will typically require you to have a homeowners insurance policy in place. Even if you paid off your mortgage, your home is arguably one of your most valuable assets and you will want to protect it. Because homeowners insurance not only protects your home and property but may also cover you if someone sues you for accidental injuries, you might consider it a must-have.

What are the different homeowners insurance coverages?

Homeowners insurance typically covers your dwelling, other structures on your property, personal property, personal liability, medical payments to others, and loss of use costs. Payment for damages depends on if a covered peril caused the loss and the homeowners insurance coverage limits on your policy.

Learn more about what homeowners insurance covers.

FAQs about homeowners insurance

Is home insurance tax deductible?

Homeowners insurance is generally not tax-deductible. But some exceptions may warrant

a possible home insurance tax deduction, including if you have a home-based business. Consult a tax professional for more details. Properties with a home-based business might not be eligible. However, some insurance carriers might accept your business if there isn't any foot traffic on the premises, including employees and clients.

Learn more about if homeowners insurance is tax deductible.

How long are home insurance policies in effect?

Most policies are for 12 months and renew annually. Learn more about policy lengths and how homeowners insurance is paid.

Do I need homeowners insurance for a rental property?

If you have rental properties and tenants, you need landlord insurance to safeguard your property and provide liability coverage like any other home insurance policy.

See more frequently asked questions about home insurance.

How to buy homeowners insurance

Should I get a motorcycle for commuting?

Now that you have looked at some great commuter motorcycles, you might be wondering about the practicality of riding a motorcycle to work. Commuting by motorcycle can be a great way for passionate riders to get more time on their bikes or for more newcomers to save money on transportation without being dependent on public transit. Motorcycles can offer benefits over cars for commuters, too.

Some studies indicate that motorcyclists spend less time in traffic. That may be because some states allow lane splitting (e.g., the act of riding a motorcycle between two lanes of traffic). Other states allow lane filtering when riders pass rows of stopped or slow-moving cars, such as at stoplights or traffic jams. Many states also allow motorcyclists to use carpool lanes. Another potential benefit to motorcycle commuting is cost. Because they are generally more fuel-efficient than cars, motorcycles can save you money if you rack up a lot of miles each day.

On the other hand, motorcycle commuting leaves you exposed to the elements in bad

weather, at a higher risk of sustaining an injury in a serious crash, and you may need to change out of your riding gear into work clothes once you arrive.

If you are commuting by motorcycle, get the right coverage with Progressive

Can I customize the coverage levels for each car on my policy?

Some coverages are customizable to each vehicle. Generally speaking, your liability and uninsured motorist coverage limits are set at the policy level, which means you can't customize them to each driver or vehicle on the policy. However, with collision and comprehensive coverage you can typically choose different deductibles for each vehicle.

Can I get a discount for having multiple cars on my insurance with Progressive's multi-car discount?

Yes, you can earn a multi-car discount when you have more than one vehicle listed on your Progressive auto insurance policy. Just add any car belonging to a spouse, family member, or roommate to your policy, and you will receive the multi-car discount as long as the car is kept primarily at your address.

Are there limits to how many drivers can be added onto multi-car insurance policies?

Insurance companies have different rules about who can or can't be added to a car insurance policy, as well as how many drivers can be listed. Spouses and children who live at the same address where the cars are kept should generally be added (assuming they're eligible to drive), though in some cases there may be drivers who are excluded. In many cases, roommates and significant others you live with should also be added as drivers. \x3C!--StartFragment-->Learn more about car insurance for unmarried couples. \x3C!--EndFragment-->

Remember, the payment you receive through a critical or chronic illness rider will come from your death benefit, so when you die, the payout available to your beneficiaries will be reduced. Check your policy carefully to understand how activating the chronic illness rider will affect your beneficiaries' payout.

What is defined as a chronic condition for life insurance purposes?

In insurance terms, a chronic illness is usually defined as a permanent condition that inhibits you from performing at least two of the six basic "activities of daily living":

- ☐ Ambulating
- ☐ Continence
- ☐ Feeding
- ☐ Dressing
- ☐ Personal hygiene
- ☐ Toileting

If your life insurance policy has a chronic illness rider, you'll usually need to be unable to perform two of the activities of daily living in order for the rider to be activated. This can generally be the result of any condition, including one caused by an accidental injury.

What is a critical illness?

For critical illness riders, life insurers typically have a list of specific illnesses and health conditions you must develop in order for the rider to be activated. It differs by insurer, but critical illnesses might include heart attacks, strokes, cancer, and more.

Can I get life insurance if I already have a chronic or critical illness?

If you've been diagnosed with a chronic or critical illness, you can likely still qualify for life insurance, including no-medical-exam policies for more serious conditions. Life insurance policies that don't require a medical exam may cost significantly more, though. If you were recently diagnosed, you may choose to wait until your condition is under control and then apply for a traditional life insurance policy. Someone who's responsibly managing an ongoing condition may qualify for more affordable life insurance than someone who's just been diagnosed or opts out of the medical exam.

What's the difference between a critical or chronic illness rider and a long-term care rider?

Critical or chronic illness riders and long-term care (LTC) riders might have different

qualifying conditions, though there will likely be some overlap. LTC riders typically require you to have specific long-term care needs while critical or chronic illness riders might not. Long-term care riders might require the payout to be used specifically for long-term care, while critical and chronic illness rider payouts can usually be used however you want.

Critical and chronic illness riders, as well as long-term care riders, are technically types of accelerated death benefit riders, also known as living benefit riders, which allow you to access your death benefit if you're diagnosed with a qualifying critical, chronic, or terminal illness. Critical and chronic illness riders typically don't include terminal illnesses as qualifying conditions like a long-term care rider might.

Life insurers may or may not charge you to add any of these health-related riders to your policy.

Is a critical or chronic illness rider worth it?

A critical or chronic illness rider can provide a safety net later in life in case you need to manage a qualifying condition. Find out which riders your insurer might include for no extra cost. For example, if a chronic illness rider costs extra, compare its price and requirements with the critical illness rider to determine which is the right living benefit rider for you.

How to get life insurance through Progressive with eFinancial

Get a life insurance quote online in just 60 seconds. You'll answer some questions and choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

How to get a salvage title for a motorcycle

The first step in getting a salvage title for a motorcycle is meeting the state's requirements to apply for a motorcycle salvage title. The requirements for getting a salvage title vary by state. They usually define the age of the vehicle if your motorcycle is a total loss, and how expensive a buyer might consider the repairs to be if you compared them to the vehicle's pre-accident value.

If your bike meets your state's definition for a salvage title motorcycle, you'll need to apply

for a salvage certificate of title. This title is a legal ownership document indicating the bike's status as salvage. In some states, the Department of Motor Vehicles (DMV) location does not process salvage requests, so check with your state DMV before filling out the application for a motorcycle with a salvage title.

You'll also need to pay the necessary fees to receive your salvage certificate of title. These fees also vary by state but are often less expensive than titling and registering a bike for use on the road.

Can you register a motorcycle with a salvage title?

Not usually. Most states define salvage title motorcycles as being too damaged to be roadworthy. You must rebuild them before they can be registered. If you want to rebuild a salvage title motorcycle, you'll have to make repairs and then have the bike inspected. Before beginning the process, check your state's requirements for rebuilt titles and salvage title motorcycle inspections. Some states require you to document the rebuild process with receipts and other paperwork, so it helps to know what will be required before you start.

What can I do with a salvage title motorcycle?

Your main options are to rebuild it or scrap it for parts if you have a motorcycle with a salvage title. Depending on the details of the salvage title, you may have more limited options. For instance, some salvage titles describe what happened to the bike. Some states divide totaled bikes into those that you can restore and those that can't. If your bike has a "non-repairable" or "junk motorcycle" designation, then your only option is to scrap it yourself or sell it to a salvage yard that will scrap it. Learn more about buying and selling salvage motorcycles.

Does a salvage title motorcycle need insurance?

It depends on what you mean by salvage title motorcycle. A motorcycle with a salvage certificate of title can't be registered or driven legally and thus can't be insured. A motorcycle with a rebuilt title can be registered and may need insurance depending on state requirements. Learn more about how insurance works for salvage vehicles.

Ask the insurer about your life insurance payout options. You may not be the only

beneficiary of the payout. You may be able to choose if the death benefit pays out as a lump sum or in installments (known as a life insurance annuity). Be sure to understand the death benefit's terms when making a claim, as portions of some life insurance payouts may be taxable.

Other beneficiary arrangements, such as if you're a contingent beneficiary or if the life insurance will pay out to a child's trust, can get complicated. Consult with a financial advisor or estate planner who can help you understand the terms of your claim. Once you've collected all the payout information and decided how you want to proceed, you're ready to file your claim. The insurer will approve or deny it based on the information you provide. If more information is required, the insurer may ask for it, or you may need to submit a new claim with the complete information.

How to get life insurance through Progressive

You can get a life insurance quote online with Progressive Life by eFinancial. First, you'll answer some questions. Then you'll choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

How does life insurance work after someone dies?

These basic steps, described in more detail below, can guide you through the process of how to find life insurance policies after the death of a loved one, as well as settling their life insurance affairs to avoid leaving an unclaimed life insurance policy:

1. Find the deceased person's life insurance policies

As you go through your loved one's affairs, keep an eye out for proof of a life insurance policy in their personal and financial records. You might look for a copy of the policy, a document that identifies the insurer, or even a bank statement that shows proof of payment to a life insurance company. Someone can have a life insurance policy, or even multiple life insurance policies, without their beneficiaries or executor knowing about it, so search carefully.

In addition to looking through the deceased's records, you can also check with sources like the deceased's financial advisor and the National Association of Insurance Commissioners. Employers may also have information about insurance purchased through

company benefits or as part of an employee's pension, even if the deceased was retired.

If you find a list of the deceased's named life insurance beneficiaries during your search, notify those beneficiaries, so they know to start the life insurance claim process. If a policy had multiple beneficiaries, each might need to file a claim.

2. Notify the insurer(s) of your loved one's passing

Regardless of whether you're named as a beneficiary on the life insurance policy, you should notify the insurer of your loved one's death as soon as possible. Making sure the insurer is aware of the deceased's passing can help the process of identifying the policy's beneficiaries to go smoothly. If the insurer isn't made aware of the insured's death, they may not automatically pay out the death benefit, and the life insurance might go unclaimed.

3. File a life insurance claim (if you're a beneficiary)

If you're named as a primary beneficiary on a policy, you can begin the process of filing a claim. There's technically no time limit for claiming life insurance, but starting the process sooner can help your payout process go smoothly.

Begin by finding out the claim requirements from the insurer. In the case of a minor beneficiary, beneficiaries (or their legal guardian) may need to provide a valid ID or proof of relationship to the deceased. They will also need to provide the deceased's full name (including maiden name if they had one), Social Security number, and a certified copy of the death certificate. The deceased's funeral home can assist you with getting a certified copy of the death certificate, or you can get help from the Center for Disease Control's vital statistics office.

How can I lower my boat insurance rate in Hawaii?

Discounts vary by state, but you may be able to lower your rate with the following Progressive discounts:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Hawaii

Is pet insurance worth it when spaying or neutering?

Although the procedure is exceedingly common, complications can occur after the surgery. Some of the most common complications include fluid build-up around the incision and mild bleeding and infection, which could end up costing hundreds or thousands more than the original surgery. Pet insurance plans that cover illnesses can provide coverage if your pet suffers complications after being spayed or neutered, on top of your spay/neuter reimbursement. Learn more about the cost of pet insurance \x3C!--StartFragment-->and how pet insurance covers routine care.

Get pet insurance today

Online

Get a pet insurance quote from Progressive Pet Insurance by Pets Best.

Call a rep

Call 1-877-298-0639 and speak with a representative about your options.

Do you need a car insurance photo inspection?

Some states require you to get a pre-insurance vehicle inspection to insure a used car. You won't typically need one when buying or leasing a new car. The purpose of a car inspection is to get an accurate assessment of the vehicle's condition before your insurance company writes the policy. Pre-insurance inspections help prevent insurance fraud by identifying pre-existing damage, so the owner can't file a claim for it after the policy is active.

Car insurance inspections can also help protect the vehicle's owner. When the insurance company accurately assesses the car's condition and value, they can price the insurance policy accordingly. Learn more about car insurance requirements by state.

What is a CARCO photo inspection?

For those residing in certain states, pre-insurance inspections may be required to purchase auto collision coverage and comprehensive car insurance coverage. If you live in one of

these states, CARCO is the company that will perform the inspection. If you don't get an inspection following your state's laws, the insurance company has the right to revoke your coverage. CARCO photo inspections take about 15 minutes, and there's no fee involved. CARCO recommends bringing your auto insurance company's name and your policy number or proof of car insurance.

The inspector will take photos of your car, record the number of miles on the odometer, and document other details about the vehicle that might affect repair costs if you need to file a claim. When the inspection is complete, you must sign the report. You'll receive a copy to keep for your records, and CARCO will forward the results to your insurer.

Do I need a car insurance inspection after an accident?

Having a car insurance inspection after an accident can provide added protection. If you need to file an auto insurance claim after an accident, your insurer may send an adjuster to inspect your vehicle to get an accurate repair estimate.

The adjuster may take photos of the entire vehicle to document the damage and make sure it matches the information in the accident report.

\x3C!--StartFragment-->What's included in a standard Progressive Hawaii boat insurance policy?\x3C!--EndFragment-->

Bodily injury liability coverage and property damage liability coverage helps pay for damages and injuries. Property damage liability covers damage to docks, marinas, and other boats, while bodily injury liability covers the medical costs associated with injuries sustained by other boaters or by guests and visitors while aboard. As with any boat liability coverage, choose a coverage limit that best protects you and your assets.

If you need more than a \$500,000 liability limit, a Progressive umbrella policy can offer extra protection for up to \$5 million.

Wreckage removal coverage can help remove your boat from the water if it sinks.

Fuel spill covers the cost of legally required cleaning that comes with spilled fuel.

Watersport coverage pays for medical expenses for injuries gained from water-tubing,

water-skiing, and other related sports.

Optional Progressive boat coverages

Comprehensive and collision: Comprehensive coverage helps repair or replace your boat if it's damaged by events outside your control, such as fire, theft, or vandalism. This type of coverage is particularly useful when your boat is in storage, and you are not actively checking on it. Collision coverage pays for repairs to your boat if you collide with another vessel or object like a buoy or dock. If you're financing your boat, your lender will likely require both comprehensive and collision. Learn more about comprehensive and collision coverage for boats.

Sign & Glide®: Sign & Glide® towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery††, and more.

Fishing equipment or carry-on items: If your fishing equipment or other gear is lost or stolen, you can receive the full replacement cost up to \$10,000 for fishing gear, scuba gear, phones, and other items.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

You'll see plenty of boats on the water, including yachts. If you're a boater in the state of Hawaii with a yacht more than 26 feet, Progressive may still be able to help you get the insurance you need.

How much is boat insurance in Hawaii?

Hawaii is considered a high-cost state in terms of Progressive boat insurance cost. Many factors determine your rate for boat insurance, including:

Learn more about factors that impact boat insurance cost.

Car-buying tips for seniors

Shopping for a new car can be a stressful experience at any age, especially if it's been a while. Some universal tips to keep in mind:

Research before going to a dealer

Some dealers may try to charge higher-than-market prices on vehicles. Take the time to research car makes and models you may be interested in before you commit to buying. If you know the true value, it's harder for a dealership to convince you to pay thousands of dollars extra. \x3C!--StartFragment-->Check out our tips for buying a new car to help you get started.\x3C!--EndFragment-->

Get preapproved for a loan

While a dealership might offer financing, you can often score a better deal and lower interest rates if you go through a bank or a credit union. Try and secure financing to purchase a car before going to the dealership. Doing this eliminates the pressure a dealer can put on buyers with promises of limited-time offers.

Take your time

Many dealerships make promises and employ high-pressure sales tactics to convince buyers to make a purchase that day. But remember, when shopping for a vehicle, you have the power. Take your time browsing different models and deciding which one best fits you. If a dealer says that an offer is only good that day, remember that it isn't true. Dealers want you to purchase before you leave because they know you might not return if you walk off the lot.

Let that work in your favor. Be willing to walk away from a deal. You can often negotiate for lower rates and better deals just with a willingness to walk away. Learn more about Progressive's Car Shopping Services.

Shop around

You can likely find multiple dealerships in the area with the same model car. Shop around and get quotes from each dealership. Competition favors the consumer, and if you come to a dealership with the knowledge that you can get the same model for a lower price just up the street, you can use this knowledge to negotiate a lower price for the one you want. Learn more about how to negotiate the best deal when buying a new car.

Where to locate your VIN

You can find your Vehicle Identification Number (VIN) on your vehicle or printed on vehicle documents and easily use the VIN number breakdown below as an online VIN decoder and VIN translator. Commonly, the VIN will appear on the dashboard just below the windshield on the driver's side, but it sometimes gets placed inside the driver's side door below the latch or on the door jamb.

If you want to search for the VIN without your vehicle nearby, you can find it on your insurance card and insurance papers, vehicle registration, and vehicle title.

How to read a VIN number

The following VIN number breakdown enables you to understand what each digit means in a VIN. You can decipher a VIN simply by matching the corresponding number or letter to the correct sequence, such as the VIN country code, VIN model year code, car manufacturer, vehicle type, vehicle information, etc.

Learn more about why your Vehicle Identification Number (VIN) is important and how it is used.

What's the best mileage to sell a car?

The question of how long to keep a car before selling it partly comes down to its mileage. There are three general benchmarks to consider:

- ☐ 30,000-40,000 miles: Most manufacturers' general warranties expire in that range, and the first major maintenance is usually due. Selling before reaching those benchmarks may get you the best price for your car.
- ☐ 60,000-70,000 miles: Most manufacturers' powertrain warranties expire in that range, and the second major maintenance is scheduled to occur. Selling before reaching those benchmarks will get you a better price for your car than selling afterward.
- ☐ 90,000-100,000 miles: Crossing the 100,000-mile mark is a psychological barrier. The car may be running just as well as it was at 95,000 miles, but in a buyer's mind, there's a common perception that a car's value drops once the odometer crosses over 100,000 miles.

That said, not all car mileage is equal. Highway miles create less wear-and-tear than city miles, and a well-maintained car can handle the miles better than a poorly maintained one. These variables can affect how your mileage is viewed from a valuation standpoint.

What's the best age to sell a car?

Wondering when to sell an old car? Car depreciation is the biggest factor to consider.

That's how much the car's value decreases over time. According to Edmunds, there's a significant drop in the first 2-3 years, and another at the four-year mark. Selling in between those drops will generally net you the best value.

After that, the next big drop usually happens at around eight years. So selling before that anniversary would get you the next best value overall, from an age standpoint. After eight years, the depreciation drop per year tends to flatten out, so mileage becomes a much bigger factor affecting the value of your car than age after that point.

What's the best time of year to sell a car?

To answer the question of when you should sell your car during the year, consider these three factors:

- ☐ Sell well before a new model year debuts: The moment the next year's model hits the dealership; your car becomes one year older. That usually happens in the fall, so the earlier in the year you can sell your car, the better your sale price may be.
- ☐ Sell in spring or summer: People tend to be looking for cars to buy in the spring and early summer, when they're ready to do more pleasure driving, go on road trips, or take family vacations. It's also when tax refunds come in and well before major gift-giving seasons.
- ☐ Consider the type of car: You're likely to get more money for a sports car, convertible, or even a high-passenger vehicle in the spring and summer. In the fall and winter, you're likely to get more money for a vehicle with four-wheel drive or all-wheel drive, especially in places where winter hits hard.

[Learn more about the best time to buy a car.](#)

More tips about when to sell your car

If you're able, sell your car when you want to, not when you need to. That way, you won't be forced to accept an offer below your asking price if you don't have to. Also, while it's good to sell a car before reaching a major service milestone, it's also good to fully clean and detail your car and make any minor repairs before putting it on the market. That will enhance the perception of your car's condition and value. But don't hide any outstanding

issues from a potential buyer.

If you have a loan on your car, it's best to sell when you'll get enough money to pay it off. You may need to take prepayment penalties into account when making that decision.

If you're in danger of missing payments or defaulting on a loan, selling the car to pay off as much of the loan as possible could help you avoid bad marks on your credit. Late payments and defaults can have a long-term detrimental effect on your financial options and opportunities.

Learn more about cancelling insurance after selling a car and \x3C!--StartFragment-->how to sell a car privately\x3C!--EndFragment-->.

How does a life insurance payout work?

Many life insurance policies pay out as a lump sum once the beneficiaries' claims are approved. However, depending on the insurer, beneficiaries may also have the option of a life insurance annuity or even a retained asset account. Here's how the life insurance payout options work:

When you file a life insurance claim, ask the insurer about your life insurance payout options. Every situation is unique, so you should also consult with a financial advisor regarding the potential tax implications of your payout choice.

How is life insurance paid out among beneficiaries?

The life insurance policyholder will have named at least one or more primary life insurance beneficiaries. They may have also named contingent beneficiaries. And in rare cases, there may be no beneficiary still living. Here's how each situation would affect the life insurance payout after the death of the insured:

Lower your motorcycle insurance rate with Progressive

New Progressive customers

Quote motorcycle insurance online or call 1-866-749-743 and see how affordable motorcycle insurance can be with Progressive.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to make sure your policy is up to date and you're taking advantage of all possible motorcycle insurance discounts.

What should you do with a salvage title camper?

Unlike junk RVs, most salvage title motorhomes and campers can legally be repaired and made roadworthy again. Double-check that it's repairable before you buy a salvage title RV to restore it. You'll likely need to fix it and get it inspected by the state before you can get it retitled for road use.

How to get a salvage title for your RV

If you're buying an RV with a salvage title, you'll likely need to apply for a salvage certificate of title. A salvage certificate of title is a document illustrating ownership of the RV but doesn't allow you to drive or tow it. You will pay a small fee to complete the transfer of ownership. If you want to get that salvage title RV on the road, most states will require you to restore it and have it inspected before you can retitle it as a "rebuilt" RV.

If you've got an RV that was totaled and you want to keep it – rather than turning it over to the insurance company or disposing of it – you could contact the Department of Motor Vehicles (DMV) about converting its title to a RV salvage certificate. You may need to provide information from the insurance company, photos, or other documentation.

Depending on the RV and the damage, you may only be able to get a "parts only" certificate, which means the RV can't legally be restored and can limit your options in selling your salvage title RV. Each state has regulations and procedures for obtaining salvage and rebuilding titles. For example, some states require documentation of the repair process with receipts to qualify for a rebuilt title. Check with your state's DMV to be sure you understand the rules before buying a salvage title RV or applying for a salvage title for your totaled RV.

How does insurance work with a salvage title RV?

Once you've restored a salvage title RV, you may need to insure it. Technically, after

restoration and inspection, a salvage title RV no longer has a "salvage title" but a "rebuilt title." However, many people still refer to them as salvage title RVs because they carry the salvage brand on the title documents forever. Unlike actual salvage title RVs, rebuilt RVs can be driven and insured. Your rebuilt salvage title RV will need RV insurance coverage defined by state laws by RV type.

It can be more difficult to find insurance for rebuilt salvage title RVs than ones with clean titles. Because of the heavy damage they've sustained in the past – and the possibility of continued structural or other problems after restoration – some insurers choose not to insure RVs with salvage titles. If they do, they might charge higher premiums to cover a rebuilt salvage title RV than an RV with a clean title. Your maximum payout for physical damage coverage is often less since the RVs value depreciates considerably due to its salvage title history. And some insurers may choose not to provide certain coverages, like physical damage, to RVs with a salvage history. Motorhomes with a salvage history may be eligible for liability coverage only.

Some insurers, including Progressive, may not provide coverage at all for travel trailers with a salvage history given that they do not require liability (rather, liability coverage is provided by the towing vehicle). Learn about how RV insurance works and more about RV insurance coverages.

How to get RV insurance with Progressive

Does homeowners insurance cover air conditioner replacement?

If your air conditioner is damaged or destroyed due to a covered peril, such as lightning or a windstorm, your homeowners insurance policy may pay to repair or replace the unit, up to your coverage limit and minus your homeowners insurance deductible. Your policy won't cover damage due to wear and tear—although a home warranty plan may. Learn more about the difference between a home warranty vs. homeowners insurance.

Central AC units and dwelling coverage

Your policy's dwelling coverage may cover a central AC unit, which is considered part of the home's structure.

How does keyless ignition work?

Keyless car systems work by transmitting unique low-frequency signals between a keyless electronic fob or "smart key" and the vehicle's computer. The fob doesn't need to go into the doors, trunk, or ignition. Instead, short-range sensors allow you to unlock your car without manually putting in a key. Some vehicles' keyless entry systems are designed to be completely hands-free.

If your car fob is with you – in a bag, purse, or pocket, for example – you only need to push the ignition start button to go. Since keyless ignition doesn't automatically turn off when you leave the car with the fob or smart key, you'll need to put the car in park and press the stop button first.

Pros and cons of keyless entry cars

Advantages of push button ignition

How much does an RV depreciate per year?

The exact rate of depreciation varies depending on the make and model of your RV and how well you maintain it. Brand-new RVs start losing value as soon as they're driven off the lot and continue to lose value throughout the first year rapidly. The RV depreciation rate increases at a steady rate after that until your RV hits double digits in age. Once an RV is ten years old or older, its value drops more rapidly.

According to Camper Report, an article which contains a RV depreciation schedule, "Depreciation on motorhomes is much more closely tied to the year of the motorhome and NOT the mileage."

How to slow the average depreciation rate on an RV

The best way to preserve the value of your RV is to keep it clean and serviced. An RV that's banged up with dents, peeling paint, or any signs of rust will depreciate much faster than a vehicle that's in great shape. Have your RV washed and waxed regularly to keep the exterior looking good, clean the interior often, and schedule a yearly checkup with a mechanic. When maintenance issues arise, address them as soon as possible. Depending on the issue and the type of RV insurance coverage, your RV insurance may provide

coverage. Learn more about how RV insurance works.

One of the most vulnerable elements of your RV is your roof. Whether you are in the hot dry sun or snow and rain, maintaining the integrity of your RV's roof is essential to protecting your investment. Your manufacturer will recommend how often to clean and seal your roof, but this should be done no less than once each year. Ensuring your roof is clean and sealed is one of the most important steps you can take to preserve the integrity of the roof and the longevity of your RV. When you get your annual RV inspection which your state may require, you can make sure that the roof continues to be in good shape.

How you store your vehicle can also impact your motorhome depreciation rate. Make sure you properly winterize your RV before putting it in storage for the colder months. It's also a good idea to store a motorhome undercover to protect it from the elements like rain, snow, and damaging sunlight.

What RV holds its value the best?

Among the three main types of RVs, Class C vehicles generally hold their value best. Class A and Class B RV depreciation tends to happen slightly more quickly. If you're interested in a camper you can tow, fifth-wheel campers generally depreciate more quickly than standard RVs. The rate of truck camper depreciation is significantly lower. An RV's brand can also be a significant determining factor in depreciation.

The type of RV materials used can slow depreciation. Molded fiberglass is an excellent option, along with treated aluminum alloy, which the manufacturer uses to build Airstream vehicles. These materials are hardy and hold up well against major wear and tear. They're less likely to face denting, water damage, or other forms of exterior deterioration that you may find with RVs built from different materials.

Do travel trailers hold their value?

Like other RVs, travel trailers also depreciate over time. The travel trailer depreciation rate is mostly on par with motorhomes for the first five years. After that, motorhomes continue to depreciate, but the depreciation rate on travel trailers hits a plateau.

The RV depreciation rate will be slower for the remainder of the trailer's lifespan. If you

keep it in excellent condition, you may be able to use your travel trailer for about 15 to 20 years. Learn more about travel trailer insurance.

Get the right coverage for your RV with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to check on your coverages.

New Progressive customers

Quote RV insurance online or call 1-866-749-743 to insure your recreational vehicle.

What is an extended car warranty?

An extended car warranty is sometimes called a vehicle service contract. An extended warranty is much like a manufacturer's warranty in that it typically covers malfunctions of major systems like the powertrain. A bumper-to-bumper warranty can cover more systems, including heating and air conditioning, steering, and safety tech, among others. Some extended car warranties may also cover repairs for typical car wear and tear.

Extended car warranty coverage

Learn more about the differences between car warranties and car insurance.

When are extended car warranties worth it?

While manufacturers' warranties are a great benefit, extended car warranties are often not economical. The terms and conditions of coverage often make it more cost-effective for car-buyers to cover the costs of repairs themselves than cover the warranty cost.

You're buying a high-mileage vehicle

If you're buying a new car that's long past its manufacturer's warranty, an extended warranty can help cover repair costs when parts start failing.

Your cost of insurance is high

Insurance such as mechanical breakdown coverage is often more cost-effective than an extended warranty. But, if you have a poor claims history or high premium costs, an extended warranty may be more economical in some cases.

You put a lot of miles on cars

If you drive for work or travel frequently, you may exceed the mileage limit for your manufacturer's warranty in short order. An extended warranty can help fill the gap if parts fail or break down.

Large repair bills are unaffordable

Sometimes it's easier to pay small monthly fees than a single large bill all at once. If it's easier for you to budget \$100-\$250 per month for a warranty than it would be to pay \$600 or more for a large repair, then an extended warranty might be helpful.

Should you buy an extended car warranty?

While there are a few cases when an extended warranty may make sense, it may make more sense to set aside money each month so that you can cover the cost of repairs yourself if something breaks. Alternatively, you may want to consider purchasing mechanical breakdown coverage, which can help cover the cost of expensive repairs to get you back on the road.

Get the right insurance coverage with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

Learn more about what to do if you lock your keys in your car.

Disadvantages of push button start in cars

There are several potential push-button-start problems. Many new cars have such quiet engines that drivers could inadvertently leave the vehicles running even when they are not in the car. This increases carbon monoxide poisoning risks, especially in an enclosed space like a garage, according to the National Highway Traffic Safety Administration (NHTSA).

Additional dangers include forgetting to turn off the car and put it in park, causing it to roll away and cause an accident, and drivers not knowing how to switch the engine off in case of an emergency. Even though push-button-start-fobs are intended to deter break-ins and car theft, you create an opportunity for theft if you leave the fob in the car by mistake. The National Insurance Crime Bureau (NICB) found that in recent years, more cars are getting stolen with the fobs inside.

Keyless ignition systems don't all work the same way. Make sure you put the car in park before turning off the engine, use the parking brake, take the fob every time you leave the car, and read the car's manual to understand how the system works.

How much does insurance cost for a keyless car?

If your key or fob is lost, stolen, or damaged, you'll likely need to pay for a new one since basic auto insurance typically won't cover a replacement. If you have a high-tech smart key, the car locks might also need replacing.

However, a keyless system could make a difference if you have comprehensive car insurance and your programmable smart key was stolen or damaged by a covered event. Depending on your deductible amount and the replacement cost, filing a claim might be worth it.

Is a life insurance and long-term care combo policy worth it?

The LTC life insurance rider allows you to combine your life insurance benefit into one that assists with long-term care needs. While standalone long-term care insurance policies were once more prevalent in the market, they're now rare and can be expensive. Therefore, if you're looking for a long-term care benefit, a life insurance and long-term care rider combo may be the option that offers peace of mind for you and your loved ones.

How to get life insurance with a long-term care rider

Get a life insurance quote online. You'll answer some questions; then you'll choose your payment amount, term length, and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy.

What are the different types of car insurance fraud?

Car insurance fraud can take the form of false claims, lies by omission on applications, and more. It doesn't always look like an obvious crime; even leaving out details to reduce your premium is considered fraud. Auto insurance fraud can be divided into two main types: soft fraud and hard fraud.

Life insurance and marijuana use

Every company factors in marijuana usage differently when considering life insurance applicants. Rates and eligibility for life insurance for marijuana users are based on several factors, including legality in your state (illegal use can disqualify you from coverage), if you have a medical card, your method and frequency of usage, and more. However, it's possible that you could still qualify for the best rates as a legal and/or medical marijuana user. Be sure to disclose marijuana usage in your life insurance application to avoid committing life insurance fraud.

How do insurance companies rate smokers?

When determining your eligibility and setting your premium, life insurance companies evaluate your current health and lifestyle risks. Smoking and tobacco use are considered major lifestyle risks, resulting in higher premiums. Life insurance rates for smokers can

potentially even depend on your frequency and type of use. Depending on your insurer, you can typically lower your life insurance premium by permanently quitting – usually by being nicotine-free for at least a year or more.

How do life insurance companies know if I smoke?

Most life insurance policies require a physical exam before your policy is written. You'll be given a nicotine test to confirm your tobacco usage details. Note that any health issues associated with smoking may also factor into your health exam and, ultimately, your life insurance rate. If your health disqualifies you from coverage, no-medical-exam life insurance for smokers may be a possibility; ask about it if you have trouble qualifying for a standard life insurance policy.

What happens if I lie about smoking?

Lying about your tobacco usage, or any lifestyle choice for that matter, on a life insurance application or to a doctor during an insurance medical exam is considered insurance fraud. Insurers will look for signs of nicotine use in blood and urine samples when you have your medical exam, and if it's determined that you were dishonest on your application, it may be denied.

During the contestability period of the policy, typically the first two years, if you pass away, your insurer has the right to review your application looking for false information or lies. If they find any, they may completely deny your death benefit or lower the payout amount.

What if I quit smoking or I'm trying to quit?

The only way to access more affordable life insurance for smokers is to quit smoking. To qualify for the best non-smoker rates, you can't use tobacco at all. Even after you quit, you'll likely need to wait 1-2 years before you qualify for non-smoking rates.

Should I delay buying life insurance if I'm trying to quit smoking?

You might consider buying life insurance while you try to quit smoking since it could be a while before you qualify for non-smoker rates, and your potential premium will increase as you age. It's also possible that you could discover that you have a smoking-related disease during that time that could push your premium even higher or result in a denied application.

Consider a term policy: It's possible to purchase term life insurance for smokers while you're trying to quit and then cancel the policy once you've been nicotine-free for the necessary amount of time. Term life insurance can usually be canceled without any fees. You can then purchase a new term or a whole life policy, or possibly convert your term policy to whole, while enjoying a non-smoker premium.

Some policies do allow for "re-entering," which lets you provide evidence that you've been a non-smoker for a certain amount of time. Based on the evidence, you could be approved for a non-smoker rate on your existing policy. Speak with your insurer to find if re-entering is a possibility.

Get life insurance through Progressive

Online

You'll be asked questions, then you'll choose your payment amount and term length.

Get a life insurance quote online.

Call a rep

You'll speak with a licensed representative who will guide you through everything.

Call 1-866-912-2477.

Who needs a million-dollar life insurance policy?

A million-dollar life insurance policy makes sense for someone whose loved ones will need a million dollars in support after the insured has passed away.

To determine if a million-dollar life insurance policy matches how much life insurance you need, consider how much money your loved ones need on an annual basis (remember to include loans and other debt, future expenses, and long-term needs), and multiply that by the number of years you'd like to support them after you're gone. When you factor in unexpected expenses, you might find that a million-dollar life insurance policy provides a healthy financial cushion for your beneficiaries.

What is AD&D insurance?

Accidental death and dismemberment (AD&D) insurance is a category of life insurance that only pays out a benefit when the insured is in a covered accident that causes death or specific serious injuries such as the loss of a limb, paralysis, or blindness. AD&D coverage can be purchased as a standalone policy, or it can be added to a standard life policy as a rider.

What is an AD&D rider?

An AD&D rider can be added to a standard life insurance policy to increase your benefit (up to double, depending on the policy) if you die from a covered accident – and it can pay out a certain amount while you're still alive if you have an accident that causes a qualifying injury.

How much does a million-dollar life insurance policy cost?

With Progressive life insurance through eFinancial, a million-dollar term life policy starts at \$65 per month based on actual sales for purchasers of all ages.* The cost of a million-dollar life insurance policy ultimately depends on factors like your age, sex, and health, and the type of life insurance you get. Generally, life insurance costs less when you're younger, assuming you have fewer health concerns.

Get a better idea of what a million-dollar policy might cost you by comparing term life insurance rates from different companies.

Average cost of a million-dollar life insurance policy

See the average costs of million-dollar term life policies by age:†

How can I get a million-dollar life insurance policy?

You can get a million-dollar life insurance policy quote online. You'll answer questions and then choose your coverage amount and other policy details. You can also call 1-866-912-2477 to speak with a licensed representative who can help get the right policy for you.

Life insurance fraud punishments can vary based on the severity of the scam and if the

scammer gets convicted of a misdemeanor or a felony. Penalties may include denial of a policy, increased premiums, fines, or jail time.

How to avoid life insurance fraud

Use these life insurance fraud detection tips to keep an eye out for scams:

- ☐ Never pay your premium directly to an agent. All payments should be made to your legitimate insurance company.
- ☐ Carefully read your policy, including the fine print, before purchasing. Make sure you understand all the terminology and details.
- ☐ If an agent reaches out to you, contact the company they work for and their state's department of insurance to verify the agent's identity and licensing before providing them with your information or deciding to purchase.
- ☐ Never respond to emails or texts asking for personal information. Call your insurer at a phone number you know is theirs to verify what they need.

What to do if you're the victim of a life insurance scam

If you find yourself the victim of a life insurance scam, contact your state's department of insurance. After you report the agent or agency that committed the fraud, their license may be revoked and they may be prosecuted. You can also file a report with the Insurance Fraud Bureau to help prevent the scammers from victimizing anyone else.

Carefully review the terms of your policy to see if you can exit without penalty

If you're insured by a legitimate company, carefully review the terms of your policy to determine if you can exit without penalty. If your policy includes a free look period for life insurance and you're still within it, you may request to be reimbursed. If not, review your company's cancellation policy; you likely won't receive a refund, but you may be able to cancel your policy without penalty. Consider lining up a life insurance policy with another company so there aren't any gaps in your coverage.

How to get life insurance through Progressive with eFinancial

You can get a life insurance quote online in just 60 seconds. You'll be asked some questions, and then you'll choose your payment amount, term length, and other policy details. You can also call 1-866-749-743 to speak with a licensed representative who can

help you find the right policy for you.

Types of life insurance fraud

Common acts of life insurance fraud can be divided into two main types, based on who commits the fraud:

The most common life insurance frauds committed by insureds typically include:

☐ **Forgery of ownership:** Forgery occurs when someone other than the policyholder changes the ownership or beneficiaries of a policy. Only the policyholder, either individually or as a representative through a power of attorney, can legally make changes to a policy. Forgery-based fraud impacting policy ownership may delay a claim's processing and lead to prosecution.

☐ **Application fraud:** It's considered fraud to knowingly provide false information, misrepresent yourself and/or your health history, or conceal other material facts on your life insurance application. Whether or not you have a goal of qualifying for more coverage or lower premiums, lying on your application is illegal and may be reported to the appropriate jurisdiction.

☐ **Death fraud:** In this type of life insurance scam, the insured fakes their death to collect their own life insurance death benefit. Death fraud may also come in the form of a beneficiary premeditating murder to collect the policy's payout.

Agent impersonators or misrepresenting agents can commit these frauds and life insurance scams, among others:

☐ **Fake policies:** A life insurance scammer might pose as an insurance agent to sell you insurance without providing actual coverage. The scammer may appear to be an agent at a big-name insurer, but they might request cash or direct payments – a red flag since the payee for your premium should always be a legitimate life insurance company. In the case of someone impersonating an insurance agent, the life insurance scam may only be discovered when you die and your beneficiaries try to claim the payout.

☐ **Identity theft:** A scammer posing as a life insurance agent steals your personal information to commit fraud. Personal information that can be used in a scheme includes your Social Security number, banking information, and credit card numbers. Never share this information with someone you don't know or trust.

☐ **Bait and switch:** An insurance agent misrepresents or embellishes certain information to get you to buy what appears to be a better policy or add-on. However, it doesn't actually provide additional coverage. Be sure to read the fine print of your policy and, before you

purchase, get the details in writing so you can compare it to what you already have.

Should I buy a demo car?

Buying a demo car may be a good option in certain situations. Whether it's right for you depends on your budget, the condition of the vehicle, and other available inventory.

Pros of buying a demo car

- ☐ **Cost:** You may be able to buy a demo car for less than what you would spend on a brand-new version of the same car make and model.
- ☐ **Availability:** Demo cars are often popular models in short supply. If you have your heart set on a specific vehicle, purchasing a demo car may be the only way to get one.
- ☐ **Rebates and special financing:** The state considers demo cars new because they have never been sold or registered. They may qualify for new-car rebates and special financing, which can help you save even more.
- ☐ **Fees:** When you buy a new car, you pay a shipping and freight fee, plus a pre-delivery inspection fee. The dealer may pay for these on a demo car, so you don't have to.

Cons of buying a demo car

- ☐ **Price:** Buying a demo car doesn't automatically guarantee you'll get a discounted price. You'll negotiate the purchase price at the dealership just as you would if you were buying any other vehicle. Compare the cost of the demo car with the cost of purchasing the same vehicle brand new to see if you're saving money.
- ☐ **Mileage:** Demo cars usually have a few hundred to a few thousand miles on them.
- ☐ **Wear and tear:** Because customers and employees drive demo cars, they may have some wear and tear like dents or scratches to the car that a new car wouldn't.
- ☐ **Warranty:** Most manufacturer warranties are good for a certain number of miles. When you buy a demo car, the vehicle's miles get applied to the warranty. For example, if the warranty is good for 60,000 miles, and you purchase a demo car with 3,500 miles on it, the warranty will be good for another 56,500 miles. Learn more about car warranties.
- ☐ **Features:** If you opt for a demo car, you don't get to choose the trim level, paint color, or other features you want on the vehicle. You buy it as is.

Get the right coverage for your new demo car

Current Progressive customers

You can log in or call 1-866-749-7436 to add your new vehicle to your policy.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your car.

How to buy a car or parts from a junkyard

Many junkyards maintain an online database of in-stock vehicles and parts. If you know what you're looking for, consider checking online before you go to see if the junkyard has the car you want or the part you need. Otherwise, you can typically browse a junkyard's vehicles and available parts in person. Learn more about what is considered a junk car.

What to look for when buying a car from a junkyard

You should first determine whether the vehicle(s) you're looking at are salvage or not. If you have experience fixing up cars yourself, a salvage vehicle can be a great source of spare parts or possibly even a fixer-upper vehicle. If you intend to repair a salvage vehicle to make it road legal, you'll need to get a rebuilt title. If you're looking for a vehicle that you can drive off the lot, you should look at the junkyard's inventory of repaired or used vehicles instead. Learn more about if you can get insurance on a salvage title car.

The staff at the junkyard typically know the extent of the damage to a particular vehicle and can tell you what happened to the car. Steer clear if a vehicle was sent to the junkyard because of water or fire damage. It's likely more trouble than you could repair without completely rebuilding the vehicle. Learn more about water damage to cars.

How to get a bill of sale for a car

For states where you need a bill of sale for a motor vehicle as proof of purchase, you may have to use the official state Department of Motor Vehicles (DMV) vehicle bill of sale form if they offer one. Some states let you draft a bill of sale yourself, and others give you the option of using an official form.

Do I need a bill of sale when buying a used car?

A bill of sale is not required in every state. However, a bill of sale when buying a used car is beneficial for several reasons. It serves as proof of the transaction for both sellers and

buyers if someone tries to deny it. A bill of sale also serves as a release of liability for the seller. If the buyer gets into an accident with the car, the seller can use the bill of sale to prove they no longer own the car. The bill of sale proves that the seller is not legally responsible for any damage or injury the buyer might cause. It also protects the seller's auto insurance company from any accident claims.

For the buyer, a bill of sale helps establish proof of ownership and defines the car's condition at the time of purchase. If there's something wrong with the car that the seller did not disclose at the time of purchase, the buyer can use the bill of sale as evidence in any legal action they may take.

What should appear on a bill of sale for selling a car?

If you're going to create a bill of sale form, check with your DMV to see what they require on the form. If you are buying or selling the vehicle in installments, some states may also require a promissory note and the bill of sale. Here's a list of the most common items that may appear on the bill of sale form:

- ☐ Date of the sale
- ☐ Purchase price
- ☐ Payment details (paid in full; or paid in installments)
- ☐ Odometer reading at the time of sale
- ☐ Model year, color of the car and car make and model
- ☐ Year of manufacture
- ☐ Vehicle identification number (VIN)
- ☐ Type of body
- ☐ Number of engine cylinders
- ☐ A detailed description of the vehicle
- ☐ Warranties (is the car being sold "as is" or with any other terms and conditions)
- ☐ Names, signatures, and legal addresses of buyer and seller

What is a notarized bill of sale?

While some states allow the buyer and seller to complete a bill of sale by themselves, other states require a notarized bill of sale. When you need a notarized bill of sale, the buyer and seller must meet with a notary public. A notary is a person the state has authorized to serve as an impartial witness to signing important documents. States generally regulate how much a notary public may charge for this service, often \$10 or less. However, your local bank may offer notary services for free to its customers. Your local

library may have a notary public on staff who can provide the service for free to cardholders in good standing.

In the case of a bill of sale for selling a car, the notary public will likely verify the buyer's and seller's identities through a driver's license. They will also make sure the buyer and seller are both aware of all the terms in the bill of sale and are willing parties of the sale. Then the notary public will stamp the bill of sale with a notary seal and sign the bill of sale as proof of notarization.

What are other car ownership documents besides a bill of sale?

States handle the transfer of car ownership in different ways. Some states require a bill of sale as proof of the transfer of ownership. Most other states have a means of ownership transfer tied to either the car title, the car registration, or both. For example, some states have a car title transfer form that appears directly on the title itself. First, the seller signs the title to the buyer. Next, the buyer takes that document to apply for a new title and update the registration in their name.

In these cases, you don't need a bill of sale for a car. But regardless of whether you're selling a car privately or buying a car from a private seller, it's generally a good idea to have one.

Renters insurance cost FAQs

Why does renters insurance cost less than home insurance?

Renters insurance won't cover the actual structure of the home or building you're renting. This is typically covered by your landlord's insurance.

Does the cost of renters insurance increase with high-value items?

Yes. The value of your personal property can impact your renters insurance cost. Make sure the limits on your policy's personal property coverage are high enough to insure all your belongings. Because your renters insurance company often has sub-limits on certain items, you may need an insurance rider on your policy to cover valuable belongings such as jewelry or engagement rings.

How can I save on renters insurance?

You may be able to lower the cost of your policy with several renters insurance discounts, such as having multiple policies with Progressive, quoting in advance, paying in full, receiving documents by mail, and living in a gated or secured community.

Get a renters insurance quote today

Renters insurance cost factors

Location

The crime rate in your ZIP code can significantly influence your renters insurance rate. Many insurance companies use it to determine your likelihood of filing a renters insurance theft claim. Geographical factors such as climate and weather patterns may not influence your renters insurance cost as much they would on a homeowners insurance policy. Learn more about renters insurance requirements by state.

Type of residence

The kind of structure you're renting may influence the cost of your renters insurance per month. Renting a single-family home will likely cost more than renting an apartment because theft is considered more common in homes than in apartments.

If you're renting an apartment, bigger buildings may equal lower renters insurance rates. For example, the average cost of renters insurance in a high-rise complex may be lower than in a building with less than nine rental units. This cost increase is because high-rises often have a lower risk of theft and increased fire and security features.

Insurance score

Some renters insurance companies may use an insurance score in certain states. Companies calculate your insurance score using information on your credit report and your loss history. Insurers value this information because data suggests a correlation between credit and loss history and insurance risk. Typically, the higher your score, the lower your renters insurance cost.

Coverage selections

Increasing your coverage limits can raise the cost of your renters insurance policy.

Choosing a lower renters insurance deductible, the amount you pay out of pocket if you have a claim, will also increase your renters insurance rate. On the other hand, choosing a higher deductible will decrease the price of renters insurance.

Learn more about our available renters insurance coverages.

How do hybrid cars work?

Hybrid cars have combustion engines like gas cars and will switch between the combustion engine and the additional electric motor based on the driving speed and conditions. At lower speeds, a hybrid vehicle typically runs on its electric battery. The hybrid's internal computer system tells the vehicle to switch to gas when you accelerate.

While hybrid cars are all made on the same concept of combining gas and electricity, they can differ in how they work. There are full, mild, and plug-in hybrids:

- ☐ Full hybrids can run on one or both of their motors (gas and electric) simultaneously, with the electric motor or battery recharging via the gas engine.
- ☐ Mild hybrids have an electric motor/battery that assists the gas engine but can't power the vehicle on its own.
- ☐ Plug-in hybrids have both a gasoline engine and electric motor, like full hybrids, except the onboard battery can be recharged externally at a charging station.

Learn more about the difference between hybrid and electric cars and more about plug-in hybrids.

Hybrid cars pros and cons

Hybrid car pros

The hybrid car appeal centers on fuel efficiency. Since a hybrid car can run on a battery some of the time, you won't need to fill up as often or worry about gas prices as you would with a typical gas car. Over the long haul, the savings can be significant. And by using less fuel, you're also reducing carbon emissions.

Hybrid car cons

The main barrier to buying a hybrid car is the cost. The price difference between hybrid cars and regular cars can be significant. Maintenance can be more expensive, too, due to the advanced technology onboard. Hybrid cars may not generate the same power as equivalent gas-powered cars too, which may be a disadvantage for those who primarily drive on highways.

Cost of hybrid cars vs. gas cars

The price of a hybrid car will likely run thousands of dollars more than a comparable gas car. Remember, you'll continually save on gas for as long as you own the vehicle. You may also benefit from federal and state tax incentives for hybrid vehicles. Connecticut, for example, offers up to a \$5,000 rebate for purchasing or leasing an electric or hybrid vehicle up to specified price points.

Should I buy a hybrid car?

If the initial price of a hybrid car doesn't give you sticker shock, purchasing the vehicle can be rewarding in many ways. If you're a little hesitant, it can be helpful to factor in your anticipated fuel and tax savings to get an idea of how long you'd need to own and use the vehicle to break even on the purchase price. Factor in potential fluctuations in gas prices on both the high and low ends.

Get the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to adjust your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

What to consider before buying a beginner boat

Intended use

Shallow water boating, wakeboarding, cruising – what you plan to do on the water will help determine the type of boat you'll need.

Flexibility

While it's important to get a boat that will let you pursue the activities you want, new boaters should consider a versatile craft. The best beginner boats allow you to try new things and learn what you like about boating.

Number of passengers

You'll need a boat that can comfortably hold the people you expect to travel with and enough storage for the required boat safety equipment. A boat for personal use will be different from the best boat for families.

Your location

Consider where you'll store your boat and what kind of water you'll be boating on. Choppier waters usually require bigger boats with deeper drafts. And if you don't keep your boat at a marina, think about how big of a boat you want to tow each time you head out on the water.

Your budget

It's easy to get excited and overspend on a boat if you fall in love with it. Before you start shopping, set a budget you can afford. Remember to include yearly maintenance, marina fees, boat insurance, and other costs in addition to the price of the boat.

What are the different types of beginner boats?

Once you have a good idea of what you want from your beginner boat, there are many boat styles. In general, the best boats for beginners are the simplest to use while being well-suited to the activity you for which you intend to use them. Common options for good starter boats include:

Dingy

One of the simplest types of boat, dinghies are generally small craft that you can propel by oars, sails, or a small outboard motor. Depending on the style and intended use, a dinghy can be up to 20 feet long and carry a significant load of passengers or cargo. Because of the wide variety of boats classified as dinghies, new boaters can often find a dinghy that suits their goals and budget. If you later graduate to a larger boat, you can tow your dinghy with you to use as a secondary vessel.

Pontoon boats

Pontoon boats are made of a wide, flat deck on top of two or more floats that provide buoyancy. Because of their wide design with floats on either side, they are exceptionally stable and resistant to rolling. This stability can make them good boats for families, especially those with small children. Depending on the size of the boat and the number of floats, pontoon boats can be appropriate for both shallow water and the open sea. Learn more about buying a pontoon boat.

Bowriders

The classic powerboat, bowriders have a sleeker, more tapered design than deck boats like pontoons do. Bowriders don't have as much deck space for the same length, but they are more agile and usually offer a sportier ride. Many boats designed as "fish and ski" boats are bowriders. This category can offer enough space for fishing and good performance for towing water skis and other water sports equipment.

Center console

Center consoles are more complicated than other types of boats, so they aren't suitable for all beginners. However, their design allows more space for sleeping quarters and storage. If you plan to use your boat for overnight trips or long days on the water with many passengers, they can be a good choice.

Sailboat

Sailing is inherently more complicated than operating a motor-operated vessel, but only a sailboat will do if your goal is to learn to sail.

Should I buy a new or used beginner boat?

Buying a new boat is usually considerably more expensive than buying a comparable used craft. Depending on your budget and the type of beginner boat you want, used may be the way to go. However, buying new gives you a greater likelihood of your boat being free of issues and covered by a warranty. It also allows you to order what you want rather than relying on your area's used market.

If you decide to buy a used boat, be thorough in checking for issues that may need attention. Be sure to prepare yourself for the cost or work of handling necessary repairs for a used boat. Learn more about buying a boat for the first time and choosing between aluminum vs. fiberglass boats.

First-time boat owner? Get boat insurance with Progressive

Reasons to add a fence

The best types of fences for homes may add value and be used to mark and beautify property lines, increase security, keep pets and children away from the street, block ambient sound, and reduce wind and sun exposure to lower costs of heating and cooling the house.

Common reasons to install a fence include:

- ☐ Privacy and security
- ☐ Creating a safe space for pets or children
- ☐ Aesthetic or improving curb appeal
- ☐ Dampening sound
- ☐ Reducing utility bills

Learn about how homeowners insurance covers fences.

What are the different kinds of fences and their benefits?

Fence options vary according to the material used to make the fence. Wood and metal are common and traditional fence types and fence options. Composite and vinyl are more modern fence choices. Metal fences are further subdivided into steel/decorative metal, aluminum, and chain-link fences, offering distinct advantages.

Wood

Wood fences vary from classic picket fences to taller, continuous-coverage privacy fences. Easy to work with, wood offers many different style options and is one of the more versatile fence options. Wood is comparatively inexpensive, and for DIYers with the right skill set, wood fences can be an even more affordable option since the homeowner can install them.

Decorative metal

Many modern decorative metal fences – those that feature scrollwork or other kinds of ornamentation – are made of steel. These fences can increase the curb appeal and offer different kind of fence aesthetic option. Steel is generally a good material for adding security to a property, but some designs are better for security than others. Steel fences usually require professional installation, making them a more expensive option but don't need as much maintenance as wood.

Aluminum

Aluminum fences offer many benefits of decorative metal fences without the same aesthetic charm. They are lightweight, easy to maintain, good for delineating spaces, and a competent DIYer may install them to lower costs. They aren't usually available with continuous coverage, making them a poor choice for privacy.

Chain link

Chain-link fences are simple to install and one of the most inexpensive fence types. They can be used to delineate space, mark property lines, and keep pets and children from leaving the property. They don't contribute to the curb appeal and don't add much security as they could be easy to climb.

Composite

Composite materials – a mix of wood and plastic – are low maintenance, durable, and available in various colors and designs to complement any home. They tend to be expensive, though, and can't be painted – meaning that they may add less value to a home over time as the color fades or the surface becomes damaged.

Vinyl

One of the more expensive materials available and one of the best, vinyl fences are well-suited to any of the common reasons for installing a fence and require little maintenance. They can offer privacy, security, and wind and sound reduction.

How homeowners insurance may cover damage to home modifications

If they were in place prior to a covered loss, here's how a policy may pay to repair or replace damaged modifications, up to your coverage limits and minus your homeowners insurance deductible under the following:

Dwelling coverage

Your dwelling coverage limit on your policy may pay to repair or replace modifications, such as a wheelchair ramp, damaged by a covered peril.

Personal property coverage

Specialized equipment that you own, relating to a disability, may be covered under your personal property coverage if damaged by a covered peril, up to your coverage limits and minus any deductible.

Personal liability coverages and medical payments

If someone who doesn't live with you is injured on your property and the injury is related to an installed modification (e.g., slipping on a ramp, tripping around a stair chair lift), personal liability coverage and medical payments coverage may pay for their medical expenses, up to the limits of your policy. If you need more than the maximum amount of liability coverage offered on a homeowners policy, an additional Progressive umbrella policy may provide coverage up to \$5 million.

Cover modifications to your home through Progressive

What is a defensive driver?

Defensive drivers use techniques that reduce their risk of a crash by remaining alert, being prepared for the unexpected, and controlling what they can.

What are defensive driving techniques?

Consider following these defensive driving tips to become a safer driver:

- ☐ Take your time. Speeding is the most common aggressive driving behavior. According to the National Safety Council's analysis of 2019 data from the National Highway Traffic Safety Administration (NHTSA), speeding was a factor in 26% of accidents that resulted in deaths. No matter how late you are to your destination, resist the urge to speed. It could save your life.
- ☐ Stay sober. Drugs, alcohol, or medication are a factor in 10% of fatal crashes each year, according to the NHTSA as reported by the Insurance Information Institute. Stay sober if you're getting behind the wheel to help ensure you'll be able to make sound driving decisions.
- ☐ Be on the lookout. Circumstances can change quickly on the road. Defensive driving means scanning everything in your line of vision, not just what's right in front of you. A van that's two lanes over and 10 car lengths ahead may not seem like a threat, but if that van swerves into your lane to avoid hitting a deer, you'll need to be ready to respond.
- ☐ Keep a safe following distance. Forty percent of accidents that occur each year are rear-end collisions, according to the NHTSA as reported by the National Safety Commission. Tailgating can increase your likelihood of getting into a crash. Maintain a safe following distance in case the car in front of you brakes suddenly.
- ☐ Take note of road hazards. Road debris, potholes, and cargo in the bed of a truck can quickly turn ideal conditions dangerous. Avoid road hazards by safely switching lanes or using your hazard lights and coming to a safe stop when necessary.
- ☐ Avoid distractions. In 2018, distracted driving was a factor in 2,841 accident-related deaths and 400,000 accident-related injuries, according to the NHTSA. When you're behind the wheel, focus only on the road.
- ☐ Pass with care. If you need to pass another driver, make sure there's enough space so you don't cut them off or get too close to another vehicle. A common rule of thumb is to wait three seconds to merge in front of a car you've passed.
- ☐ Stay calm. A minor irritation can quickly turn into road rage. Keeping your cool no matter what another driver does can help prevent a frustration from escalating into a serious incident.
- ☐ Let speeders pass. If someone is driving over the speed limit, don't feel like you need to pick up your pace to keep up with them. Continue driving the speed limit, and safely move over to let them pass. Remember, slower traffic should stay to the right and faster traffic should

pass on the left when there are multiple lanes, unless signs say otherwise. Learn more about what to do if someone tailgates you.

What are the benefits of defensive driving?

Not only does defensive driving help you stay safe, but it may also save you money. Engaging in aggressive driving behaviors is more likely to get you a ticket or have an accident, which can lead to an increase in your insurance premium when it's time to renew your policy.

If you have too many accidents or other moving violations, your insurer may even drop your coverage. Learn how speeding tickets and car accidents impact car insurance.

On the other hand, defensive drivers are often rewarded for their safe driving habits. Drivers who take defensive driving classes or have a clean driving record may even qualify for car insurance discounts.

Get the right coverage with Progressive

Current Progressive customers

You can log in or call 1-866-749-743 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to insure your car.

Should I buy a car with an open recall?

Dealerships are prohibited from selling new cars with open recalls. Automakers are typically required to fix recall issues for vehicles up to 10 years old. So if you're buying a new car from a dealer, an open recall shouldn't be an issue because the dealer must resolve any issues before selling the car. However, dealerships may be allowed to sell used vehicles with open recalls depending on the state. If you're buying a car with a recall from a private seller or dealership, you should research the recall and find out if the seller has addressed it. If the seller has not repaired the recall issue, it's a good idea to resolve it as soon as possible after the transaction is complete.

Tips for buying a new car with an open recall

Check automaker websites

Automakers issue recalls and typically bear financial responsibility for fixing open issues. Researching an automaker can help you understand the specific reason for a recall and the risk of not having the problem repaired.

Find a vehicle in the NHTSA registry

The National Highway Traffic Safety Administration (NHTSA) has a database that lets you look up recalls by car make and model or vehicle identification number (VIN). This database shows whether any recalls could impact a specific vehicle.

Have a dealer inspect the vehicle

If you're buying a car from a private seller, having a dealer inspect the car might be a good idea. They can give you insight into any recall issues and other potential problems they see with the car. Learn more about what to look for when buying a used car.

Is it legal to sell a new car with a recall?

Dealerships cannot sell a new car with an open recall. However, dealerships may be able to sell used vehicles with an open recall, depending on the state.

Average homeowners insurance cost through PGR

The average homeowners insurance cost for a 12-month home policy through Progressive for policies effective on or after April 1, 2020 is divided into three categories: low, medium, and higher-cost states.

Note that the price for any state is the average cost of homeowners insurance for all states combined in each category. For example, the average monthly price in any low-cost state may be higher or lower than \$83, but the average monthly price for all of the low-cost states is \$83.

See where your state ranks for average homeowners insurance price:

How does motorcycle sharing work?

Riders who want to check out bikes must meet certain requirements like being over 21 years old, having a valid motorcycle license, and going through a background check. Qualified riders use an online platform to search listings for a specific motorcycle and submit a request to check one out for a specified time. A deposit might be required. If the owner approves the reservation, the rider picks up the bike at a pre-appointed day, time, and place. The rider then returns the motorcycle to the owner when the reservation ends.

What is peer-to-peer motorcycle sharing?

Many owners participating in online ridesharing, like Twisted Road and Riders Share, have bikes they don't use frequently. Rather than letting the motorcycles sit around, motorcycle owners earn money by renting their bikes out to occasional weekend riders. Peer-to-peer motorcycle sharing can be less expensive than going through a traditional rental company, and it's a way to meet fellow enthusiasts, test-ride bikes, and experience riding a motorcycle that would be cost-prohibitive to own, store, and maintain.

What are the advantages of motorcycle sharing?

Peer-to-peer motorcycle sharing advocates point out that there are far more licensed riders than registered bikes in the United States. Connecting bike owners with riders helps ensure that these motorcycles get used. Sharing services also make motorcycle riding more affordable for enthusiasts who can't afford to purchase a bike or don't have the space to store it.

Sharing services can add protections and lower risks for participants by managing participation requirements, vetting riders, providing insurance options, and handling the financial transaction. The platforms also tend to have more reach within the motorcycle community than general listings websites.

Do I need insurance to join a motorcycle rideshare program?

If you own a bike and want to participate in a motorcycle sharing service, you'll need to check that your insurer will still cover your bike if it's used for rentals. Some insurers may

require you to carry commercial insurance if you'll be allowing multiple riders to rent your bike, whereas some insurers might choose not to cover your bike at all.

In addition to your personal motorcycle insurance policy, ride-sharing services generally cover your bike while it's being rented, usually the minimum liability in your state. They might also offer set reimbursement amounts for property damage and motorcycle theft.

Depending on the platform, riders can add their own motorcycle liability coverage along with roadside assistance and flat tire protection to a reservation. Some platforms have different deductibles and varying levels of coverage. If you own a bike and are renting, your motorcycle insurance might also cover your rental. Check with your insurer to be sure you're protected before heading out with a rental. Learn more about the different types of motorcycle insurance coverages.

Is home insurance required to buy a home?

You're often required to show proof of homeowners insurance to your lender before they'll relinquish the keys to your property and fund your home loan. Until your home is paid in full, your lender holds a lien on your property, so it's in their best interest to make sure that the property is insured while you're paying down your mortgage.

If you're purchasing your new home with cash or an unsecured line of credit (credit card or personal loan), you may not be required to show proof of home insurance before closing. Home insurance isn't mandated in any state, but you should still consider buying homeowners insurance to protect the equity in your home. Learn more about what home insurance covers and how homeowners insurance works.

What do I need for a car loan?

The documents needed to buy a car on finance are fairly standard, regardless of where you live or whether you're buying a new or used car. Be prepared to provide the following to your car dealer or lender. The proof documents you'll need for a car loan are:

- ☐ **Identity:** It's the law – a lender must verify your identity so they know who's getting the loan. Since you're buying a car, you probably have a driver's license. A passport or other government-issued photo ID will do the job, too. Learn about [if you need a license to buy a](#)

car.

☐ Income: Current pay stubs often provide proof of income for car loans. But do you need pay stubs for an auto loan? No – other options may be acceptable, including current bank statements, W-2s, and 1099s. If you're self-employed, your most recent two years of income tax returns can also help prove to a lender that you have the income to keep up with a car loan payment.

☐ Insurance: When you're financing a car, the lender wants to know that insurance will protect their investment, since they also own the car until you fully pay off the loan. A quick call to your insurance company can usually get you an insurance binder to prove you have insured the vehicle before driving it off the lot. Learn more about showing proof of car insurance.

☐ Residence: Acceptable proof of residence for car loans may include a driver's license, utility or insurance bills, mortgage or lease statements, and bank or credit card statements.

Other documents you need to finance a car

☐ Social Security number: This allows banks and dealerships to access your credit score and history, often a requirement before they'll offer you a loan.

☐ Purchased vehicle information: If you're financing with the dealership, they'll handle this for you. If not, send the information directly to your lender. A bill of sale or car purchase agreement, included in the documents you'll sign at the dealer, usually contains everything the lender needs: the car's make and model, year, VIN, and purchase price.

☐ Used car documentation: For used cars, your lender will need the original title document (to be filed with the BMV or DMV once the sale is final), details of any loans or liens outstanding on the car, and the car's current mileage.

Depending on your situation, it may also help to have trade-in paperwork, discount eligibility and payment ready. If you're trading in a used car as part of the transaction, have that car's current registration handy. If you own the vehicle free and clear, you'll need the title. If you have a loan on the vehicle, bring the most up-to-date loan documentation with you, including the payoff amount.

If the dealer offers incentives that apply to you – for example, a military discount or a student/recent graduate discount – ask them what you'll need to provide to establish your eligibility.

If you have outside financing, your lender may have given you a check to give to the dealership. If you're getting financing through the dealership, you may only provide a down payment. Dealers generally prefer cashier's checks or certified checks. If they accept personal checks, the dealership may need to verify that you have the funds available in your account.

Found the right car at the right price? Get the right insurance

Current Progressive customers

You can log in or call 1-866-749-7436 to get your new car on your current policy.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your new car.

What are the benefits of premium gas?

Premium gas has a higher resistance to engine knock in luxury and performance vehicles with turbochargers or high-compression engines, so you can hit that horsepower smoothly. Additionally, premium gas can increase fuel efficiency, potentially bringing better gas mileage for longer while decreasing emissions.

Remember that these benefits are seen in vehicles that truly require premium gas and not necessarily in most other vehicles. Check your owner's manual to see what your manufacturer recommends for your specific car make and model, and note that the definition/label for premium gas can differ from state to state and station to station.

Learn more about which cars require premium gas.

Does higher octane gas last longer?

Premium gas is also often referred to as high-octane gas, thanks to an octane rating of 91 to 94. Regular gas typically has an 87-octane rating, and the 88-90 range is considered midgrade. While premium gas drives performance in certain engines, the idea that it's more fuel efficient is a myth. Any fuel efficiency gained would stem from engine performance and not the gas itself. Buying premium gas won't have you visiting a gas station any less frequently, especially with a standard engine that isn't designed to take advantage of premium gas.

Will premium gas clean my engine?

No, premium gas isn't a secret sauce for cleaning your engine. The main concern in engine maintenance is carbon build-up, which can happen over time with all fuel types if you skip routine checks. The good news is that both regular and premium gas have detergents that can reduce carbon deposits to an extent. If you're buying premium, those detergents may be more powerful. Nevertheless, the key to a clean fuel system is to have your vehicle professionally serviced.

So, is premium gas worth it?

If your vehicle's manufacturer recommends using premium gasoline, then filling up with premium is a good idea. Using lower octane fuel in a high-performance engine over time could eventually cause knocking, potentially damaging the engine.

If you were planning to trade the car in while purchasing a new car, that ICO payment could be applied to the sale of the new car instead. If you have an outstanding loan on the car you're selling, the payment will be sent to the lender.

I'm not in a rush – how do I sell my car for cash to a private party?

Learning how to sell your car for cash is fairly straightforward. In addition to having the paperwork ready as described above, a few simple precautions will help you complete a safe and satisfactory transaction. Learn how to sell a car safely and how to sell a car privately.

Do luxury cars need premium gas?

Luxury cars may require premium gas if they have a high performance or turbocharged engine. Even if you're not buying a luxury car, more luxurious trim levels for a car may offer engine options that require premium gas. Whether your car needs premium gas or not ultimately comes down to the make and model of your vehicle. Learn more about car insurance for sport and luxury cars.

Learn more about the difference between premium gas vs. regular gas.

Do turbo cars need premium gas?

Not all turbocharged cars need premium gas, but it's a more common requirement among turbos than other kinds of engines, thanks to the way these engines work.

The name turbo comes from the turbine these engines use to inject more air into the air-fuel mixture in the combustion chamber. This generates more power density and increased fuel efficiency, making it a popular design for manufacturers that need to meet emissions standards without compromising power.

Turbocharged engines are becoming more widespread in modern auto production for one simple reason: they deliver more power without sacrificing fuel economy. Still, a turbocharged engine doesn't necessarily mean a fast or high-performance engine. For instance, diesel cars with diesel engines, which are more often used for hauling big loads than for performance driving, often employ turbos.

The trade-off is that turbocharged engines have a higher compression ratio than non-turbo engines. That means they're more prone to detonation and more likely to need premium gas.

CarMax states that less than 3% of its online new car sales in 2020 were manual. Although manual transmission vehicles are getting harder to find, they often remain cheaper to purchase and repair because they tend to be simpler to produce.

Why is the manual transmission disappearing?

The disappearance of the manual transmission is primarily due to automatics becoming better. According to U.S. News & World Report, the automatics of today shift faster and quieter, have more gears, and other improvements, closing the performance gap between manual and automatic transmissions. For that reason, both automakers and consumers have gravitated toward automatics over the years.

When will manual cars be phased out?

There's no official date for phasing out manual cars, but they represent an ever-shrinking portion of new car sales. More manufacturers are discontinuing manual transmission as an option, even high-end sports car manufacturers like Ferrari. As manufacturers move increasingly toward electric, hybrid, and other alternative fuel vehicles, phasing out less popular options makes production easier to manage.

Should I buy a manual car?

Today, buying a manual car is less about fuel economy or price and more about the driving experience. If you like being immersed in the drive and having more control over your car, a manual transmission might be the right fit for you. If you're looking for an easier car to drive, an automatic transmission may be a better fit.

What is a good first car?

There is no best first car for every driver. Instead of thinking about a specific brand or model of car, focus on a few basic factors:

- ☐ Inexpensive
- ☐ Reliable
- ☐ Solid gas mileage
- ☐ Safe
- ☐ Affordable insurance
- ☐ Good resale value

A driver's first car shouldn't break the bank. So a brand-new \$60,000 truck or high-end sportscar is not ideal. Instead, look for a car that is affordable, safe to drive, and reliable enough to last for years with proper maintenance. Perhaps even more importantly, find a car that has affordable insurance rates since you may not be eligible for as many car insurance discounts as a new driver.

What are good starter car features?

The best cars for new drivers should be easy to drive. Even with a driver's license, there's a sense of security that comes with years of experience on the road that brand-new drivers don't have. A new driver should be in a vehicle with automatic transmission and plenty of safety features. After all, even the best drivers can't account for other people on the road. When you're shopping for your first car, look out for these features.

- ☐ Adaptive front airbags and side-impact curtain airbags: Side-impact airbags protect your head and body if you're hit from the side, while adaptive front airbags consider your position in the seat when deploying. These airbags can adjust the amount of force necessary and are safer than traditional airbags.

- ☐ Blind spot warning/detection: On busy roads and in rush hour traffic, it can be hard to keep track of what's around you at any given time. Blind spot detection monitors the sides and rear of your vehicle to alert you to the presence of other cars that you might not be able to see in your mirrors.
- ☐ Rear-view camera: A rear-view camera isn't just a backup camera. It uses a wide field of view to give you a much better perspective on what's behind you, along with any vehicles that may be approaching as you back out of a parking space.
- ☐ Lane-keeping systems: You might not realize when you've drifted out of your lane. A lane-keeping system can send out an audible alert when you've drifted to the left or the right and warns you to correct your position.
- ☐ Forward collision warning: The forward collision warning is one of the most effective new safety features in cars. It alerts you if the vehicle detects an impact is imminent. Some cars even automatically engage the brakes to prevent a crash from occurring.

Consider gas mileage and insurance costs

When buying a new car, the expenses don't stop when you drive it off the lot. You need a vehicle that will give you good gas mileage. The higher the gas mileage, the farther you'll be able to drive before you must refuel. A hybrid car is an excellent choice for achieving better gas mileage.

Another consideration is insurance cost. Certain car makes and models cost significantly more to insure due to higher risk. Cars with lower safety ratings, or those more likely to be targeted by thieves, often cost more to insure.

Finally, think about maintenance costs. If a car requires a specialized mechanic to work on it, something as simple as an oil change may strain your finances. A car that can go to any mechanic for quick maintenance is going to be more cost-effective and better as a starter car than something harder to work on. Learn more about car insurance for first-time buyers and how age impacts car insurance cost.

How to insure your car with Progressive as a new driver

How to buy a car out of state from a private seller

Buying a car out of state from a private seller requires you to personally verify and handle

all the documentation requirements that a dealership would normally handle. In addition to the emissions, taxes, and temporary registration aspects described earlier, there are other tasks you'll need to complete.

☐ **Transfer the title:** This establishes the change in ownership once you've purchased the car. And there's a chance a private party will have an outstanding loan on the car you're buying. In that case, you'll need to get their lender involved to ensure a smooth transfer. [Learn more about transferring a car title.](#)

☐ **Get a mechanic to inspect the vehicle:** With a dealership, you're usually receiving some form of guarantee that they've inspected the car and it's in good working order. When you buy from a private party, it's up to you to do that due diligence. [Learn more about getting a mechanic's perspective.](#)

☐ **Check the vehicle's history:** A dealership will usually provide a vehicle history report to you, which shows whether the car has been totaled in an accident, subject to flooding, or other unusual events. If a private party doesn't provide this for you, you'll want to verify the vehicle identification number (VIN) and get the report yourself.

If I buy a car in another state, where do I pay sales tax?

You generally pay the sales tax of the state where you'll register the car. [Learn more about registering your car.](#)

How to buy a car out of state from a dealer

Buying a car out of state from a dealer is very much the same as buying from a dealer in your home state. But there are a couple of differences you'll want to prepare for.

☐ **Emissions laws:** Different states have different emissions laws, so if you find a car in another state that you like, ask the dealer to confirm that the car complies with your own state's laws. If they don't know for sure, you can ask them to send you a picture of the car's emissions plaque so you can check it yourself. (The plaque is usually affixed on the inside of the car hood or the driver's door jamb.)

☐ **Taxes:** Ask whether the dealer will be collecting and paying your state's sales tax on your behalf. They usually do, and you'll want to be sure they give you documentation of that payment. Otherwise, you'll have to pay it when you register the car in your home state. If your state has a use tax, ask the dealer about paying that, too.

☐ **Temporary registration:** If you're buying a car out of state and driving it home, verify with the dealer that they'll acquire a temporary registration for you in that other state. That way, you can drive the car home without getting pulled over by the police. In some states, a trip permit

or transport permit serves a similar purpose.

Instead of buying a used car out of state and driving it home, you may decide to have it shipped to you instead. In that case, find out how much it'll cost. You'll want to ensure that the shipping cost doesn't wipe out any money you're saving by buying out of state. Learn more about what documents you need to buy a car from a dealership.

How to insure your new car with Progressive

What causes a microchip shortage?

Microchips are used in a bewildering number of products besides cars, and semiconductor chip factories are extremely expensive to build and run. So a sharp increase in demand for electronics, or a sudden decrease in chip production, can have ripple effects throughout a variety of industries. For example, the microchip shortage of 2021 was preceded by a sharp drop in chip production as manufacturers locked down due to the COVID-19 pandemic.

Eventually, demand for electronic devices – like computers, video game consoles, and phones – spiked alongside demand for new cars, creating a massive gap in production capacity.

What a car chip shortage means for car buying

What do you do if you want or need to buy a new car during an automotive chip shortage? The good news is that you can still go car shopping, but keep in mind the following:

You may pay MSRP or higher

The typical discounts and markdowns for buying a new car don't always hold when supply is low. In fact, you could easily pay MSRP or sticker price, a markup or market adjustment. Any discount should be considered a win in this type of market.

Your perfect car might not be available

During a car chip shortage, getting the exact car make and model, and color you want isn't guaranteed. New models may have even less tech than originally intended. According to IHS Markit, in the car shortage of 2021, makers released vehicles with trimmed-down

features to avoid relying on chips. Consider expanding your wish list to increase your odds of driving off with a new car.

Look into other options

If you strike out at a dealership, don't give up. You can try different dealerships and consider other options, like buying a used car, fixing up your current car, leasing a new car, or simply sitting tight if you're not in a rush.

When you do find your new car, there won't be a shortage of affordable auto policies from Progressive. You can get a car insurance quote online or call 1-866-749-7436 to talk with a representative about your coverage options.

How long does a test drive usually take?

A test drive is usually short, lasting anywhere from a few minutes to over a half hour, depending on the dealership and driver. A salesperson will usually accompany you to drive a specific route around the local area. A standard test drive is a great introduction to a car, but you may want to spend more time with the vehicle before purchasing it.

Will car dealerships let you test drive overnight?

It will depend on the dealership. Some dealerships will allow you to take a car for an extended test drive for a few hours or overnight if they know you're serious about buying it. Plan to take a couple of short test drives first – a dealership probably won't let you take the car for a longer period if you haven't tested it at all yet. Once you've narrowed down your options to one or two vehicles, ask about an extended test drive.

When looking at a car from a private seller, the owner can decide if they're comfortable allowing an extended or overnight test drive. As a security measure for both parties, the seller may ask you to sign something that defines the test drive terms. Learn more about selling a car privately.

Can you test drive a car for a week?

It doesn't hurt to ask, but most dealerships won't allow customers to test drive a car for an entire week. There are other options to try out a car for several days or more:

- ☐ Rent the same make and model for a week: If you have a specific car in mind, rent it for a few days or a week so you can see how it fits with your everyday life. This option isn't free, but it could be a good investment before you make a large purchase.
- ☐ Try online buying platforms: Online buying platforms may offer extended test drives that let you try out a car for several days before finalizing your purchase. If you decide to return the car within the trial period, you'll get your money back. Keep in mind that there may be mileage restrictions during your trial period.

What are the benefits of an extended test drive?

Test driving a car for an extended period will allow you to get much more familiar with it than you would with a 30-minute test drive. Some benefits include:

- ☐ Driving around your local area: Instead of being limited to streets around the dealership, you can drive the car around your own neighborhood.
- ☐ Driving on different types of roads: Take the car on highways, residential streets, hilly areas, and even dirt roads to see how the car drives.
- ☐ Making sure it fits everyone & everything: Drive with your family to ensure everyone will be comfortable on trips. You should check that you can fit anything else you'll need, like car seats, dog crates, and luggage.
- ☐ Testing the car without a salesperson: Taking an intro test drive with someone from the dealership allows you to ask questions about the vehicle, but you may feel some added sales pressure while driving. Testing the car on your own can make you feel more relaxed as you evaluate whether it's the right fit for you.

Do you need insurance for an overnight test drive?

Car dealerships are required to insure their cars, and this insurance extends to customers during most test drives. You'll always be covered for shorter test drives, but for 24-hour test drives, the dealership may ask you to sign a waiver that you'll be financially responsible for any damages while the car is in your possession. In these cases, it's a good idea to have your own insurance policy.

For private sellers, you may be covered under their insurance if you have their permission to drive the car. It's a good idea to get their permission in writing and double check their coverage before taking the car for a test drive.

Once you have the legal authority to transfer the car's ownership, you'll need to complete the process through the state department of motor vehicles (DMV), including providing documentation such as a death certificate, your photo identification, and a letter from the court.

What happens to a car loan when the owner dies?

Auto loans don't disappear when the car owner passes away. Any debts the person owed in life will still need to be paid. Typically car loans have a death clause that details the repayment process if the borrower dies. If there's a will, the heir or heirs might inherit the loan along with the vehicle.

State law varies, and so do loan terms, but the surviving co-signer on the car loan or the borrower's estate is usually responsible for the remaining balance. An estate is the deceased person's total net worth, including savings, investments, real estate, belongings, and other assets. The estate might need to sell off assets to pay the auto loan. Learn more about car insurance requirements by state.

Sometimes, the lender will require refinancing on the car loan after the original borrower's death. If there's no one to make payments and the estate can't provide enough to satisfy the loan, the lender could repossess the vehicle.

What if the car insurance policy holder dies?

Auto insurance policies vary, so it's important to determine exactly which steps you need to take with the insurance company. Notify the insurance company about the person's death if that hasn't been done already, and ask them about the next steps. Sometimes, the surviving spouse or estate executor will inherit an auto policy that continues after the

driver dies. In this case, make sure that the policy specifies which driver is covered. Since the policyholder is changing, be aware that the car insurance premium and discounts could also change.

To cancel the deceased car owner's auto policy, you'd still need to contact the insurance company. They might request a death certificate copy and documentation to show that you're the estate executor to prevent fraud.

How to sell the car of a deceased person

Owning the vehicle jointly with the deceased person means that you should be able to take full legal ownership easily. Once you contact the DMV and have the car title in your name, the car is yours to sell.

Selling the vehicle should also be relatively straightforward if you're the executor for the deceased person's estate. The DMV might require certain paperwork and fees before a sale. For the sale itself, you'll sign the title with your name and your role as the deceased person's executor. Transferring the title will then be up to the buyer.

Basics of diesel cars

Though diesel, like gasoline, is usually distilled from petroleum, it's fundamentally different than gasoline in a couple of important ways. First, it's a combustible oil and not a solvent. Second, compression ignites diesel rather than a spark. These characteristics – an oil and compression ignition – are responsible for most of the differences in how gas and diesel cars perform. Learn more about the difference between gas and diesel cars.

Pros and cons of diesel cars and trucks

Despite historically representing a tiny fraction of the US car market, diesel cars and trucks have been popular in the rest of the world for decades and are a growing segment of the US car market. If you're wondering if diesel trucks or cars are worth it, consider the pros and cons of diesel cars and trucks.

Pros of diesel cars and trucks

Longevity. Diesel engines are extraordinarily reliable and tend to last a very long time. In

fact, several cars holding records for high mileage have diesel engines, like the famous Mercedes-Benz 240D that logged almost 3 million miles before being retired. Diesel engine longevity is primarily due to two factors. The engines are built more durably to handle the compression force of the ignition cycle, and the fuel itself is an oil that gently lubricates the engine as it runs.

Gasoline, by comparison, is a solvent that dissolves oil and tends to cause increased wear in the engine.

Efficiency. Though diesel cars and trucks may cost more upfront, they're often worth it in the long run. Diesel is a richer source of usable energy than gasoline. According to the Department of Energy, diesel motors typically get as much as 35% more miles to the gallon.

More torque. The high compression ratio of diesel vehicles generates more torque, making diesel engines a better choice for pulling or hauling lots of weight.

More torque. The high compression ratio of diesel vehicles generates more torque, making diesel engines a better choice for pulling or hauling lots of weight.

Lower CO2 emissions. There's some debate about the environmental impact of diesel compared to gasoline-powered cars, but modern diesel vehicles produce less CO2 per gallon of fuel than comparable gasoline-powered engines.

Slower depreciation. According to a study by the University of Michigan Transportation Research Institute, diesel cars and trucks depreciate much more slowly than their gasoline counterparts.

Cons of diesel cars and trucks

There's a lot to like about diesel engines, but they have drawbacks for some drivers:

Best for highway miles. To get the most benefit from a diesel engine, you need to log many miles on the highway, where engine design and increased fuel economy shine. In fact, if you do most of your driving in short-distance, low-speed city driving, you may end up clogging the engine's particulate filter, requiring additional maintenance.

They aren't always as fun to drive. Diesel has been the fuel of choice in trucking for decades because it favors torque over top speed. While modern diesel engines have

improved power and can now offer high-performance speeds, sporty driving still generally favors gasoline-powered engines.

Upfront cost. Diesel engines tend to cost several thousand dollars more when you buy a new car, and you need to own the vehicle for at least a few years to break even on that difference in savings.

Maintenance cost. Diesel engines generally need less frequent maintenance than gasoline-powered vehicles. But when service time comes, diesel usually costs more to repair or maintain. Be prepared for higher recurring costs, even if they come less often.

Should I buy a diesel car or truck?

That depends on what kind of driver you are and how you drive most of the time. Diesel is a great choice for working vehicles that log many long trips on the highway or frequently need to pull big loads. Because of that, diesel trucks are often worth it, and diesel cars can be worth it for those who frequently travel long distances. Drivers who keep the same vehicle for a long time may benefit from diesel more than those who prefer to change cars after five years or less.

If you're mostly driving in the city, making short trips at relatively low speeds, you're less likely to reap significant benefits from a diesel engine. However, you may still appreciate their reliability and fuel economy. If you're looking for a sporty ride or love performance driving, there are some options available, but you may find gasoline-powered cars a better fit.

How you're covered

California doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only

covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Common claims in California

California's diverse climate presents a wide range of potential severe weather, including wildfires, earthquakes, and flooding. Fire damage is typically covered by homeowners insurance, while earthquake and flood coverage may require you to purchase a standalone insurance policy or an optional endorsement to add to your homeowners policy.

What are the benefits of buying a new car?

Each has its benefits, and here's why you might decide to go with buying a new car over a used car:

☐ The car has never been driven (outside of transport and test drives), so there shouldn't be any underlying usage-based mechanical issues. To be safe, find out what to do if you buy a lemon.

☐ New cars have the most current safety and comfort features.

☐ A new car is entirely customizable. If you don't like the color options you see on the lot, the dealership can order one in the color your prefer. You can also request the version of the vehicle that has your desired features, like a moonroof or dashboard navigation system.

☐ Manufacturer car warranties typically last for two to three years or 36,000 miles, whichever the car reaches first. Buying a used car often means the manufacturer's warranty is already expired.

What's the average cost of pet insurance?

Pet insurance rates are generally affordable, and they're largely dependent on you choosing the best insurance coverage for your pet. Cats are typically less expensive to

insure than dogs, but this can vary based on the breed and type of plan you buy. Most pet insurance companies offer two plan types: accident-only and comprehensive. Accident-only plans cover accidents like broken bones or poisoning; they cost significantly less than comprehensive plans, which cover both accidents and illnesses. And while not all pet health insurers offer preventive care coverage, Progressive Pet Insurance by Pets Best allows you to add an optional routine care plan to your comprehensive policy.

To get an idea of the pet insurance cost for dogs or cats, here's a sample of plan costs from Pets Best. Keep in mind that while average annual costs are listed, you can choose to pay monthly or quarterly instead. Accident and illness coverage pricing will depend on your pet and the reimbursement level and deductible you choose. Routine care and accident-only plans have fixed pricing.

Average cost of dog insurance

Pets Best's customizable dog insurance plans cost an average of \$9 to \$72.53 per month, depending on the dog's breed and play type. Find the plan that fits your pup's needs.

What's the best way to trade in a car?

Trading in your car traditionally meant taking it into the dealership and negotiating with your car salesperson to reduce the price of your new car. It's possible to do all of this online now, though, which can help open up your buying options and maximize your car's trade-in value. Progressive Car Shopping Services provided by TrueCar makes it easy to get an estimate and receive offers from certified dealers in your area. See how trading in your car online works.

Should I trade or sell my car?

Trading in your car can be a fairly easy and convenient way to get some cash that goes toward your new vehicle. But trading in your car at the dealer will likely get you less money than selling it on your own.

On the other hand, while selling a car privately is typically more profitable than trading it in to a dealer, it takes more time and effort. You have to figure out how to get it in front of buyers, field calls, arrange meet-ups, allow for test drives, and ultimately negotiate and complete the transaction.

What's my car's trade-in value?

You can use a reputable car valuation tool to get an early idea of what your car may be worth on the market. Remember, your trade-in is a negotiation, and a dealer may start with a low offer. Getting more than your car's estimated trade-in value is usually a long shot, especially when you're going through a dealer. Check out these car buying resources for more insight.

Keep in mind that your vehicle might be traded in for even less than its depreciated value, increasing the gap between what you owe and what your car sells for. If you apply for a loan when buying a new car, your owed amount might be added to your down payment or applied to your new loan's overall amount.

If you're concerned about your trade-in's negative equity, speak with your dealer and/or lender. Verify your remaining loan balance and your options for trading in the car before you get a new one. Otherwise, you could find yourself on the hook for a larger amount than expected. You might also consider selling your car independently rather than trading it in since this may get you more for the vehicle. You can also compare your options for car trading and selling online.

Can I trade my car in if I still owe and I have bad credit?

Bad credit shouldn't affect your ability to trade in your car. However, getting a new car loan with bad credit could be difficult. Having a car to trade in can help your case for a new loan, though, as the trade-in can count toward your down payment. Talk with your dealer and lender about how your credit will affect your ability to qualify for a new car loan.

How much is car insurance in Virginia?

Rates in Virginia will vary based on a variety of factors, including your driving history, zip code, plus the limits and coverages you select.

Can I get cheaper car insurance in Virginia through discounts?

Progressive offers a range of terrific discounts to help lower the cost of auto insurance in

Virginia, including:

- ☐ Multi-policy
- ☐ Multi-car
- ☐ Five-year accident-free
- ☐ Online quote
- ☐ Distant student
- ☐ Teen driver
- ☐ Paperless

Save even more – all while protecting your most valuable assets – by bundling your home and auto insurance. \x3C!--StartFragment-->Learn more about homeowners insurance in Virginia.\x3C!--EndFragment-->

See all auto insurance discounts.

What is the gap insurance cost at the dealer?

When purchased at the dealer, gap insurance can cost several hundred dollars or more, spread equally throughout your loan payments and therefore subject to interest. When purchased through your insurer, your premium will increase (usually a minimal amount) when you add the coverage, and you can choose to remove it when it no longer makes sense, potentially leading to a cheaper cost than if you purchased it from the dealer.

Can I cancel gap insurance from my dealership?

Some dealers include a cancellation period of 30 days, during which you can cancel your gap insurance and receive a full refund. Review the terms of your agreement and contact your dealer for specifics about cancelling your coverage. Dealers may require you to fill out a gap insurance cancellation form. If you cancel coverage outside of the cancellation period, you'll still need to make any overdue payments, including interest accrued up until your cancellation. Learn more about how to cancel gap insurance.

What defines a supercar?

When defining a supercar, it's challenging to find specific language to define the differences between high-end luxury vehicles such as supercars, hypercars, and muscle cars. Things like speed, horsepower, price, or the car's aesthetic may come to mind. But

there's no set measurement for each of these categories. There are some nuances between the cars that provide some guidance.

Supercar vs. sports car

Sports cars are more luxurious and are designed to make driving easy and comfortable, with a sleek design and high-tech features.

However, not all sports cars are supercars. A supercar goes faster, costs more, and can be more nuanced to drive. Sports cars are suitable for daily driving, while a supercar may be almost too prized and powerful to drive in traffic. According to Boss Hunting, "supercars are harder to handle, usually have an output above 500 horsepower, and their price point places them in a slimmer percentile of affordability compared to [sports cars]."

Supercar vs. hypercar

Some cars are more exclusive than supercars. They're called hypercars. Manufacturers typically sell hypercars in limited quantities. According to Gear Patrol, "All hypercars are supercars, but not all supercars are hypercars," adding that "technological marvel" helps a hypercar pull away and "not a single compromise can be made" in its design. Automakers build hypercars for thrill-seeking drivers, introducing groundbreaking technology to the market.

Supercar vs. muscle car

Some of the first vehicles to be called supercars were muscle cars. Larger than a sports car and perhaps faster than some foreign supercars, today's muscle cars are all about power and performance. These cars also honor America's proud auto manufacturing history. Muscle cars are at their best when they're accelerating straight ahead. Meanwhile, a sports car or supercar will make sharper and smoother turns while maintaining speed. Learn more about the difference between sports cars and muscle cars.

Insurance for supercars

Whether an exotic car is a sports car, supercar or hypercar may or may not matter when it comes to factors that impact your car insurance price. High-performance cars can lead to higher auto insurance rates because the car itself is more expensive than a more typical vehicle.

Progressive will likely insure your sports cars, supercars, hypercars, and muscle cars valued up to \$150,000. You may want to consider a specialty insurer if your car is worth more than that. Get an auto insurance quote and learn more about insurance for sports and exotic cars.

Is there a better time of year to trade in my car for a new one?

Yes. Dealerships typically need more used car inventory in the first half of the year. Since dealerships also have sales goals to meet at the end of the month and the quarter, March tends to be a great time for getting a strong trade-in offer. There's an argument for good trade-in value at the start of a new model year since dealers will be eager to make deals to get cars off their lots. But when the new model comes out, your used car will be seen as another year older, which lowers its resale value. So trading it in well before a new model year debuts can increase the trade-in value.

The best time of year to trade in a car can also depend on the type of car. For example, if you have a sportier car or a convertible, you may get more value from trading it in during the spring months. Demand for those cars will steadily increase toward summer at the dealership. Similarly, trading in a 4x4 or SUV with all-wheel drive in the fall is a good idea in places where the winter weather gets snowy or icy.

Should I trade in my car before I pay it off?

Generally speaking, you should only trade-in your car when the dealer pays you more for it than the amount left to pay on your loan. When your vehicle is worth more than you owe, you have positive equity. If you have negative equity, you'll still owe money on the loan even after you trade in the car. However, the best time to trade in a car you still owe on isn't only affected by equity.

If you will have to pay a prepayment penalty for paying off your car loan, it might be worthwhile to wait until you're past the prepayment penalty period. In some cases, the best time economically to trade in your car is when it helps protect your credit rating. If you're having trouble making your car payments, it can be good to trade in a car, even with negative equity. Reducing the amount you owe, or lowering your payments with a different car and loan, can protect your credit from years of damage due to a default on your record.

Additional trade-in tips

As with car buying, shop around. You may be able to get a better price when multiple dealers are trying to win your business. If possible, it's also a good idea to approach a trade-in situation when you don't need to trade in the car. That way, you can feel comfortable walking away from a deal that isn't to your liking.

Keep in mind that when you trade a car in, you're likely to get less for it than its estimated value. The dealership needs to make a profit when it resells the car while paying for any reconditioning and repairs to enhance its value. You're likely to get more when selling your vehicle privately. But by trading it in, you'll be saving yourself the time and effort of finding a buyer and dealing with all the paperwork associated with a private party sale. Learn more about how to trade in your car and tips for trading in your car.

Buying a classic car: Inspection checklist

This basic classic car inspection checklist is designed help you get a full picture of the vehicle when you're shopping:

- ☐ Check the VIN
- ☐ Check for original, replaced, replica, and modern parts
- ☐ Gather the classic car's history and maintenance records
- ☐ Look for damage to the interior and exterior
- ☐ Assess the condition of major parts

How do I check a classic car VIN?

A car's vehicle identification number (VIN) is a 17-digit code uniquely identifying a given car. The National Highway Traffic Safety Administration (NHTSA) standardized the code and its placement on a car in 1981. Many older cars also have VINs or other identifying codes, but they may be harder to find.

If the VIN isn't on the driver's side dashboard and visible just at the base of the windshield or on a sticker inside the door jamb of the driver's door, here are a few other places to look:

- ☐ Inside the wheel arch of the front driver's side tire
- ☐ On the underside of the steering column

- ☐ On the firewall inside the engine compartment
- ☐ On any of the major original component parts of the car

If you still can't find the VIN, you may be able to use maintenance records to contact a mechanic who worked on the car and get the confirmation you need. You may also be able to contact the manufacturer or a car club specializing in the make or model of the car you're inspecting.

Why do I need to check a classic car VIN?

You should compare the VIN on the classic car's title to the VIN on the car and its parts to make sure they match. If they don't, it could indicate that there was:

- ☐ Accident damage: This isn't necessarily a problem if it's disclosed to you. If a seller tries to hide a car's history, find out why or consider looking elsewhere for your classic car purchase.
- ☐ A major rebuild: Getting a classic car back into shape may involve getting parts from multiple models, so the VIN on a classic's major parts may not match the car's VIN. Make sure the owner informs you of any major work that's been done.
- ☐ Theft: It's rare, but a vehicle VIN that doesn't match the title may indicate that the car was stolen and has a counterfeit title. When buying a car from a private seller, verify that the titled VIN matches the classic in front of you and that it can be legally sold to you. \x3C!--

StartFragment-->Learn about theft protection devices for classic cars.\x3C!--EndFragment-->

The National Motor Vehicle Title Information System (NMVTIS) has approved a handful of data providers for access to their database of car thefts. You can run a VIN check with any of these providers to research your classic car's history.\x3C!--StartFragment--> \x3C!--EndFragment-->

What other paperwork should I review for a classic car?

You should review the maintenance and repair records to better understand the classic car's history. The more complete the records are, the more confidence you'll have in the quality of the car. You'll also have a better understanding of the classic car's value and how much you should negotiate with the seller. Ask to see the car's title so you can confirm that the seller owns it. If they don't, or if there's no title at all, that could add a few hurdles (and extra costs) to your purchase process, should you still want to move forward.

What else should be covered in a classic car inspection checklist?

Progressive offers classic car insurance through Hagerty, which has a Collector Vehicle Inspection Basics Guide that breaks down a physical inspection into categories. Review these basics of a physical classic car inspection, and consider getting a mechanic's perspective before making your classic car purchase:

- ☐ Body: Look for panel gaps, bumps, or rough edges.
- ☐ Paint: Inspect the paint for bubbles or lifting, grit in the surface, and damage.
- ☐ Glass and trim: Study the condition of the glass, plating, rubber seals, and trim.
- ☐ Top and interior: Check the fit of the top and its fabric, the interior's condition and upholstery, and the instruments and controls.
- ☐ Undercarriage and suspension: Examine the condition of the wheels, tires, and exhaust, how the car sits, and any evidence of rust or damage.
- ☐ Engine and drivetrain: Consider the cosmetics and running conditions, the components, and any modifications or non-original repairs.

Hagerty also recommends you carry three things with you whenever you're inspecting a classic car: a flashlight, a magnet, and a piece of carpet or a towel. The flashlight is for peering into all corners of a car. The magnet is for checking whether steel-bodied cars have been restored with plastic filler. And the piece of carpet or towel is for you to lie on as you inspect the car's undercarriage.

What should I look for when I test drive a classic car?

If the car is operational and street legal, take it on a test drive to see how it feels. Hagerty recommends driving at various speeds and evaluating how it accelerates, brakes, and corners. They also suggest paying attention to unusual sounds or smells, if the car tracks in a straight line while cruising and while braking, and whether the car still handles well at highway speeds. Before taking the car on the road, make sure you and the owner have the right insurance for a test drive.

Just bought a classic car? Insure it through Progressive Classic Car by Hagerty

Online

Get a classic car insurance quote and choose the coverages you want for your classic car.

Call a rep

Call 1-888-534-8980 to speak with a representative from Progressive Classic Car by Hagerty.

Do you need a title for a motorcycle?

When you buy a motorcycle, it's important to get a title. Whether you buy a new or used motorcycle, there's usually a title document that the seller signs over to you. The motorcycle title shows that they sold you the vehicle and the purchase price. However, if the seller doesn't have the title, you'll need to use a bill of sale to get a new one issued.

How to get a title for a motorcycle

The process for getting a title for a motorcycle is the same as for any other type of vehicle. If you don't receive the title from the seller, there's a simple process to get a new title issued in your name. Here are the four steps as to how to get a title for a motorcycle with a bill of sale.

1. Get a bill of sale

Before getting a new title, the first thing you'll need is a bill of sale signed by the seller. The details included in a bill of sale vary by state but typically include the names of the buyer and seller, description of the item purchased, sales price, terms, and date. This document demonstrates to the title office that you acquired the bike legally.

2. Visit the title office

Once you have a bill of sale, you'll need to visit the local title office, usually a Department of Motor Vehicles (DMV) or title bureau.

3. Present documentation

When you're at the title office, in addition to presenting a bill of sale, you'll also need identifying information to show you're the buyer.

4. Get a new title

After you present the bill of sale and other documents at the title office, they'll review everything and ensure it's in order. If it is, they'll issue you a new motorcycle title. There's a small fee for the new title that varies by state. You may also have to pay a transfer tax based on the motorcycle's value.

Recently bought a motorcycle? Insure it with Progressive

Diesel vs. gas: miles per gallon (mpg)

Diesel engines are typically much more fuel-efficient than gas engines, even those with very high compression ratios. Diesel fuel is also more energy-dense than gasoline, meaning more energy per gallon. As a result, it's not uncommon for a diesel-powered car to get 50 mpg or higher.

Diesel vs. gas engine: life expectancy

Diesel engines need to be built more sturdily than gas engines to handle the extremely high compression forces of the diesel engine cycle. This, combined with the fact that diesel fuel is a natural lubricant, can result in astonishing engine longevity. Many diesel vehicles can achieve 200,000 miles before they need major repairs – double the mileage at which gas engines may start requiring more frequent work.

Diesel vs. gas trucks and cars: how to choose

With their advantages in reliability and fuel economy, why aren't diesel engines used in all cars? Diesel and gas appeal to different drivers, and diesel isn't appropriate for all situations. Diesel performs best over long distances at highway speed but not as well in stop-and-start traffic, for instance.

Get more information about how to decide whether you should buy a diesel car. Alternatively, if you're looking for the most energy/fuel-efficient vehicles for city driving, you might consider a plug-in hybrid or electric vehicle. Learn more about the differences between hybrid vs. electric cars.

Progressive Answers editorial guidelines

Progressive Answers provides clear, accurate answers to your insurance-related questions. Published articles follow rigorous editorial guidelines for accuracy, clarity, and value. You can trust that the answers you get here will be thorough.

Content creation process

Each copywriter on our content team specializes in specific insurance products – from vehicle and property insurance to pet and electronic device insurance. Our writers dedicate their time to researching products and policies, and they translate the most important information into simple terms. They own the content creation process from draft to publish, ensuring each piece follows these editorial guidelines:

Renters insurance cost information

The average price of renters insurance through Progressive Home's program is based on 12-month policy data divided into monthly payments. Progressive Home doesn't offer renters insurance in Hawaii or Alaska.

We continuously update this page, so keep checking back for new information. When researching average prices, paying attention to the data source and the year represented is essential because renters insurance rates may change frequently. Any data that's several years old may not be relevant anymore. While this data provides insight about the average cost of renters insurance, it isn't customized to your situation. For exact prices, you can get a renters insurance quote online or by calling 1-866-749-7436.

Can you cancel car insurance at any time?

Policyholders can cancel their auto insurance policy at any time, for any reason. And you never have to wait until the end of your policy period to cancel your policy. Even if your policy only started a few days ago, you may cancel it. Contact your insurer or agent to find the best way to cancel your policy. Some insurance companies permit you to cancel right over the phone or online. Other insurers may require written notification or a signed document.

Generally, insurers will refund you the money for the unused portion of your policy, assuming you paid in advance. However, depending on your state, and when you cancel, your insurer may charge a cancellation fee. Learn about how to get a refund on car insurance.

Since nearly all states require drivers to have liability coverage, you must have an auto policy in effect with another insurer when canceling with your current insurer. Additionally, if you finance or lease your vehicle, your lender or lease company will typically require comprehensive coverage and collision coverage. Make sure your new policy covers your vehicle for physical damage. You can avoid a lapse in coverage by making sure your cancellation date aligns with the start date for your new policy.

Reasons to cancel your auto insurance

Here are a few valid reasons for cancelling your auto insurance policy:

- ☐ You no longer drive
- ☐ You're switching insurance companies
- ☐ You're covered under someone else's policy
- ☐ You're moving out of the country

Keep in mind, if you're moving to another state, you won't have to change insurers unless your insurance company doesn't offer coverage in that state. There's no need to cancel your car insurance after selling a car if you're driving a different vehicle. Just let your insurer know about the change in vehicles so they can update your policy.

Start a new auto insurance policy

How does Washington motorcycle insurance work?

Currently, motorcyclists are subject to the state's mandatory auto insurance law. Similar to a motorist, you must provide proof of BI/PD liability coverage that meets the following minimum coverage limits, defined by state law:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

You're free to purchase more liability coverage than what the state of Washington mandates. Higher limits may result in a higher premium but can better help protect your assets if you have a serious accident. There are many additional coverage options to choose from for increased protection for both you and your bike.

What's included in a Progressive motorcycle insurance policy in Washington?

Our goal is to get you and your bike back on the road as if nothing happened. That's why all of our policies with physical damage coverage pay for parts at their full replacement cost, not their depreciated value. We also make sure to use the same parts you already have. If your bike has parts from the original equipment manufacturer, we'll use OEM parts for the repair. When we're done, your motorcycle will be in the same condition it was before the accident – or better.

If you like to customize your bike with upgrades and modifications, we've got your back with accessories coverage. All policies with collision or comprehensive automatically include \$3,000 of protection to repair accessories and customizations. You can increase that coverage as you work on your bike – up to a maximum of \$30,000.

Comprehensive and collision coverage

Comprehensive and collision coverages are popular coverages because they help pay for damage to your bike after an accident – liability only pays for damage you cause others. Comprehensive coverage for your motorcycle can pay for damage your bike sustains from sources outside your control such as fire, severe weather, vandalism, theft, and more. Motorcycle collision coverage covers repairs when you're in a collision, regardless of who caused the accident. It even protects you when no one else is involved, like if you hit a stop sign or a tree.

Other Progressive motorcycle coverages available in Washington

In addition to the required and basic coverages listed above, there are lots of popular motorcycle insurance coverages to choose from if you want more protection.

Medical payments can help cover medical bills when you or your passenger is injured, regardless of fault. Many motorcyclists choose this coverage due to how easily motorcycle accidents can result in costly injuries.

Total loss coverage is available for bikes no more than one model year old on a new policy (and two years old on a renewal). It can help pay for the entire value of your bike in the event of a total loss, protecting it against depreciation.

Roadside assistance can help with the cost of a tow to the nearest mechanic. It can be expanded to cover incidental costs like hotel or transportation if you're away from home

when the accident happens.

Carried contents coverage can protect any belongings you carry on the bike (cellphones, suitcases, etc.) against damage or theft in the event of a covered loss.

Enhanced injury protection can pay up to \$250 a week for as long as two years if injuries from a covered accident leave you unable to work.

Learn more about available motorcycle insurance coverages.

How much is motorcycle insurance in Washington?

Calculating insurance rates is complicated and based on many factors, including your claims history, age, riding habits, motorcycle type, coverages, limits, and deductibles on your policy. While your price ultimately depends on the details of your situation, Washington is a medium-cost state where Progressive premiums are neither significantly more nor less than our national average.

Learn more about how motorcycle insurance rates are calculated.

Where to find cheap motorcycle insurance in Washington

Progressive is the nation's #1 motorcycle insurer, protecting almost one-third of all insured riders. One of the reasons is that our customizable coverage can help manage cost. We offer a variety of discounts such as:

- ☐ Multi-policy
- ☐ Safety course
- ☐ Motorcycle endorsement
- ☐ Pay in full
- ☐ Responsible driver

Learn more about motorcycle insurance discounts.

How to get motorcycle insurance in Washington

Is RV comprehensive and collision coverage required?

Comprehensive and collision are not legally required for RVs. If you own your RV in full, you can choose to opt-out of these coverages, but most lenders require comprehensive and collision coverage if you rent or lease your RV. If you hold the title or pay off your vehicle you can then decide to drop coverage. Learn more about RV insurance coverages and how RV insurance works.

How does RV comprehensive and collision work?

When your RV is damaged, you can make a claim on your RV's comprehensive and collision coverage. If the claim is approved, the insurance company will pay to repair the damages, less the amount of your deductible. If the RV is totaled, the insurance company will issue a payment based on the vehicle's current market value, less your deductible. Different companies and policies handle payments differently. Some write a check for the expected cost of repairs, while others reimburse you once a mechanic has made the repairs.

What's the difference between RV comprehensive and collision coverages?

The main difference between comprehensive and collision coverage for RVs comes down to what caused the damage. Collision coverage pays for damage to the RV that results from collisions with vehicles or objects. Collision coverage can even include hit-and-runs and collisions with parked vehicles. Comprehensive coverage, on the other hand, can protect you from events that are outside of your control, including natural disasters such as hail, high winds, or lightning, plus vandalism, theft, hitting an animal, and even broken glass that isn't the result of a collision.

Is RV comprehensive and collision coverage worth it?

If you don't have a lender requiring you to carry comprehensive and collision, the decision comes down to your finances and your risk tolerance. Comprehensive and collision coverage for your RV will raise your monthly premium but can save you money later if something bad happens. Ask yourself whether it's more important to pay less each month or to have coverage for unexpected expenses down the road.

Other considerations would be the value of your RV, how much you can afford to pay out of pocket for repairs, and how often you use the RV. More valuable RVs stand to lose more

in value when damaged and tend to cost more to repair. The more yours is worth, the more sense it might make to protect it. The more you use your RV, the more opportunities it must be damaged.

How to get customized RV coverage

Research and sourcing

Much of our research is done internally, reviewing first-party coverage guidelines and consulting with our product and legal teams. We also reference third-party insurance data industry leaders like the Insurance Information Institute, the Insurance Institute for Highway Safety and the Highway Loss Data Institute. When we use an external source, we link to it so you can see the information first-hand. Each source is reviewed for validity before publication and when making updates.

Fact-checking

Articles that discuss insurance are reviewed and fact-checked by the relevant product and research teams. These teams are responsible for researching, managing, and developing Progressive's products – in other words, they're first-hand authorities on insurance. They compare an article's information with Progressive's actual coverages and practices for accuracy.

From product descriptions to savings information, our internal team of attorneys reviews all Answers content to make sure it's accurate and supportable. They cross-check the content with Progressive's actual policy guidelines and substantiated marketing claims if applicable. They also review the validity of external sources and links.

Note: Some Answers content covers topics closely related to buying or updating your insurance, like buying a car or home. We research these topics thoroughly using trusted third-party sources regularly checked for updates. While we present you with relevant facts and connect you with the sources, we recommend you consult a financial advisor for financial decisions.

Updates and corrections

Content is reviewed regularly to ensure relevance, and updates follow the same rigorous fact-checking process as new content. A dedicated marketing research team reviews any claim made about costs, savings, quotes, and more, and those claims are checked for accuracy annually (if not more often). Updates to information are published as soon as they're available and approved.

Recognition

[Progressive.com](#) is ranked as the #1 website by Keynova Group's Online Insurance Scorecard. Keynova Group is the trusted independent source for ranking the digital services of financial businesses. Every six months, Keynova releases its Online Insurance Scorecard winners. The Scorecard ranks the websites of the leading property and casualty firms in the U.S. consumer market based on more than 300 objective factors, including educational content. In the history of this ranking, launched in 2001, Progressive's desktop website has won first place 37 times.

How much is homeowners insurance in Indiana?

Your cost for Indiana homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Do you own a rental or vacation property in Indiana?

If you own a rental property in Indiana, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Indiana

Get a homeowners insurance quote for your Indiana home

How you're covered

Indiana doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages

are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

[Learn more about homeowners insurance coverages.](#)

Common claims in Indiana

Around 24 percent of Indiana is wetland. It's home to 65 rivers and thousands of tributaries. This makes the state particularly prone to flooding; in fact, there've been dozens of catastrophic floods, with three of the most damaging occurring in 1913, 1937, and 2008. If you live near a large body of water, like the Ohio or Wabash River, your home may be endangered by rising water levels. A flood insurance policy may protect your property and belongings against flood damage.

[Learn more about how home insurance may cover storm damage.](#)

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System

- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Insurance for high-risk drivers

Auto insurance for high-risk drivers is typically attainable, but they can often expect to pay higher rates compared to low-risk drivers. If you have a history of accidents or violations and an auto insurance company declines to offer you a policy, you may still get coverage from a different insurer. Each insurer has a different determination for what risks are acceptable, and these parameters may change.

What are some characteristics of high-risk drivers?

Some insurers may consider you a high-risk for an auto accident if you have any of the following:

- ☐ At-fault or no-fault accidents on your motor vehicle report
- ☐ Traffic violations, including a DUI or DWI
- ☐ Multiple comprehensive claims
- ☐ Lack of driving experience
- ☐ No history of auto insurance

How long are you considered a high-risk driver?

Traffic violations, such as speeding, typically remain on your driving record for 3-5 years, depending on your state. At-fault accidents, DUI convictions, and other more serious violations may be considered for five years or more, depending on your insurer and state. However, there is no standard definition for what constitutes a “high risk driver”; the amount of risk represented by a driver is subjective and varies per insurer. At Progressive, the term “high-risk” is not a label that will be formally assigned to a driver.

Get auto insurance for high-risk drivers

How you're covered

Minnesota doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. A policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

See more about the home insurance discounts we offer.

How much is homeowners insurance in Minnesota?

Your cost for Minnesota homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Do you own a rental or vacation property in Minnesota?

If you own a rental property in Minnesota, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fun facts about houses in Minnesota

Get an home insurance quote in Minnesota

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

How you're covered

New Mexico doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

See more about the home insurance discounts we offer.

How much is homeowners insurance in New Mexico?

Your cost for New Mexico homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Do you own a rental or vacation property in New Mexico?

If you own a rental property in New Mexico, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fun facts about homes in New Mexico

Get a New Mexico homeowners insurance quote

What are Florida's motorcycle insurance requirements?

If you want to ride in The Sunshine State, you need to be able to show proof of financial responsibility if you cause an accident. You can do so by purchasing liability insurance, obtaining a surety bond, or obtaining a certificate of self-insurance. The most common way to demonstrate financial responsibility is by purchasing liability insurance within the following minimum limits:

- ☐ \$10,000 in bodily injury per person
- ☐ \$20,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

Florida also requires minimum medical coverage for riders 21 and older who don't wear a helmet. For these riders, Florida requires a minimum of \$10,000 in medical benefits

protection through some source, which can be a health insurance plan and not necessarily a dedicated motorcycle insurance policy. If you're over 21 and wear a helmet, Florida law does not require you to have medical benefits protection.

How to get motorcycle insurance in Florida

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

[Learn more about homeowners insurance coverages.](#)

Common claims in New Mexico

Extreme weather in New Mexico can pop up in a hurry. Strong winds and wildfires are just some of the potentially dangerous conditions affecting New Mexico homes. Your home insurance policy may cover damage to your home's structure and belongings caused by these and other perils, up to your policy's limits

[Learn more about how home insurance may cover storm damage.](#)

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

[Learn more about homeowners insurance coverages.](#)

Common claims in Minnesota

Minnesota has some of the most extreme winter weather in America. Subzero temperatures and enormous amounts of snow can create the possibility of damage to roofs and plumbing. Your home insurance policy may cover damage to your home's structure and belongings that's caused by freezing or weight of ice, snow, or sleet, up to your policy's limits.

[Learn more about how home insurance may cover storm damage.](#)

How you're covered

Utah doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Utah

Weather in Utah can be unpredictable, and wildfires are not uncommon due to dry and windy conditions. Additionally, earthquakes are a common threat, with about 1,500 earthquakes occurring each year (people can perceive only about 2% of earthquakes). A home insurance policy can protect your home from common threats like fire and wind damage, but it typically does not cover earthquake damage.

The northern parts of the state are more prone to earthquakes. With this in mind, Utah offers several programs for homeowners to help protect against earthquakes. Learn more about how home insurance in Utah may cover how home insurance covers storm damage.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

See more about the home insurance discounts we offer.

How much is homeowners insurance in Utah?

Your cost for Utah homeowners insurance varies based on many components, including

your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Do you own a rental or vacation property in Utah?

If you own a rental property in Utah, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Utah

Get a Utah homeowners insurance quote

How does motorcycle insurance in Maryland work?

State law mandates two different kinds of required motorcycle insurance coverage. The first is called Bodily Injury and Property Damage liability (BIPD). *It pays out to others for any damages or injuries they incur when you cause an accident. The minimum required coverage limits for BIPD in Maryland are:*

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Maryland also requires all riders to carry uninsured motorist coverage for your motorcycle, which pays out when another driver causes an accident but doesn't have enough insurance to pay for the damage they cause you. The minimum required coverage limits in Maryland are the same as the basic limits for liability coverage:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Maryland's required insurance coverage limits tend to be more extensive than other states, but they're still just minimums. You can choose to purchase higher limits if you want. Higher limits generally mean a higher rate and offer more protection for your financial assets if you're involved in a serious accident.

What's included in a Progressive motorcycle insurance policy in Maryland?

Progressive is committed to protecting your bike. Our policies with physical damage coverage cover parts at their real replacement cost – not a depreciated value – so you always get the parts you need with no surprises. Not only that, but we match the parts you already have: OEM parts for bikes with original manufacturer equipment and custom parts for custom rigs. Our goal is to get you back in the saddle as soon as possible on a bike that's in the same condition it was before the accident – or better.

Our commitment to your ride doesn't stop at the bike itself. We also protect upgrades, customizations, accessories, and extra equipment with our accessories coverage. Every policy with collision or comprehensive automatically includes \$3,000 of accessories protection, but you can increase that limit as high as \$30,000 to protect even the most unique motorcycle. Ride easy, knowing that you won't have to re-customize your bike if something happens.

Comprehensive and collision coverage

Usually sold together, comprehensive and collision offer protection for your ride that other coverages don't. Motorcycle comprehensive coverage protects your bike from forces beyond your control like fire, theft, natural disaster, incidents involving wildlife, and more. Collision coverage for motorcycles adds protection for your bike when you're involved in a collision, no matter who caused the accident. It even protects you when you're the only driver involved, such as if you hit a street sign or a tree.

Other Progressive motorcycle coverages available in Maryland

Expand your protection further with optional motorcycle insurance coverages including:

Medical payments can pay for medical bills that you or a passenger sustain, but it won't cover lost wages or benefits like optional PIP coverage can.

Total loss coverage is available for bikes no more than one model year old on a new policy or two years old on a renewal. It protects against depreciation by paying up to the full MSRP of a current model year of your bike, less your deductible, in the event of a total loss.

Roadside assistance covers the cost of towing your bike to the nearest mechanic.

Carried contents protects belongings or personal effects (cellphones, hunting gear, etc.) you carry on the bike with you against theft or damage in the event of a covered loss.

Enhanced injury protection protects you from long-term consequences of a crash with as much as \$250 a week for two years if you're unable to work because of injuries sustained during a collision.

Learn more about Progressive motorcycle insurance coverages.

How much is motorcycle insurance in Maryland?

There's no single cost for motorcycle insurance. The price you pay depends on many personal factors like your age, location, the kind of motorcycle you ride, your claims history, the coverages and limits you choose, and more. However, on average, Maryland is a medium-cost state for Progressive insurance, with rates generally in line with our national average.

Learn more about factors that impact motorcycle insurance cost.

Where to find cheap motorcycle insurance in Maryland

Whether you're shopping for the best motorcycle insurance in Maryland or the cheapest, the most important thing is to balance coverage that gives you peace of mind with a premium that you can afford. Our customizable policies are a great place to start, but you can reduce your rate further with the many motorcycle insurance discounts we offer, including:

- ☐ Responsible driver
- ☐ Multi-policy
- ☐ Motorcycle endorsement
- ☐ Switch and save
- ☐ Safety course

Learn more about our available motorcycle insurance discounts.

How to get motorcycle insurance in Maryland

How much house can I afford to buy based on my income?

One rule of thumb to consider is that your mortgage payment shouldn't exceed more than

a third of your monthly income. There's also the 28/36 rule. This rule goes a step further, recommending spending no more than 28% of your income on mortgage expenses, including taxes and insurance, (also known as the front-end ratio). And you should spend no more than 36% of your income on your total debt, including car payments, student loans, credit cards, etc. (also known as the back-end ratio).

For example, if you make \$5,000 per month, your monthly mortgage expenses should be no greater than \$1,400, using the 28/36 rule. You can also determine that your total budget for paying off debt each month should be no greater than \$1,800 by multiplying \$5,000 by 0.36.

When you apply for a mortgage, your bank will typically look at your front- and back-end ratio to determine how much you can borrow. Use our house affordability calculator to help estimate how much house you can afford based on your income, debt obligations, and the details of your home loan. You should consult your financial advisor to determine if this estimate makes sense with your circumstances.

How to tell if your car was struck by lightning

Some lightning strikes will cause obvious damage like scorch marks, peeled paint, and pitting on the vehicle. Tires can also blow out and windows can shatter, especially the back windshield due to the defrosting wires that can conduct the lightning's electricity through the glass. Lightning is also extremely hot, so it may cause the antenna to melt and leave pitting where tiny fragments of metal burned. The heat can even cause a car to catch on fire.

In other cases, the damage will be more subtle, but still could be dangerous. The high electrical voltage of a lightning bolt can damage the car's electrical system, including safety equipment, sensors, and other important components. Cars struck by lightning may also have trouble starting. Outward signs of physical damage can accompany this kind of electrical damage, but sometimes the damage isn't visible. If you have any reason to believe your car was struck by lightning and it shows any signs of irregular electrical behavior, consider taking it to your mechanic, as driving with compromised safety equipment can be extremely dangerous.

Learn how car insurance covers fire damage.

How to fix a car struck by lightning

Assuming you have comprehensive coverage, you'll want to file an auto insurance claim as soon as possible after your car is struck by lightning. Physical damage from lightning is a clear indicator of the event, but electrical problems are harder to tie directly to a lightning strike. If you believe your car has lightning damage but didn't witness the strike, you'll want to get a mechanic to look at the car right away to document any issues.

You may also consider collecting weather data or storm reports to prove that the problems documented by the mechanic were caused by a thunderstorm. This added information may make it easier to get your claim approved.

What are examples of aggressive driving?

A broader, more practical definition can include behaviors that aim to provoke other drivers, like honking the horn excessively, flashing headlights at drivers traveling too slowly, or anything that might create tension or fear on the road.

Intent and awareness are important components of aggressive driving. For example, a driver who runs a stop sign because they aren't paying attention is negligent but not aggressive. But changing lanes while honking is aggressive, even if traveling at a normal speed. Context matters, too. Speeding is risky and illegal all the time but could be considered aggressive driving in heavy traffic.

The list of behaviors that meet the NHTSA's definition of aggressive driving includes:

- ☐ Speeding
- ☐ Dodging in and out of traffic
- ☐ Passing on the right
- ☐ Running stop signs or red lights
- ☐ Tailgating
- ☐ Cutting other drivers off or ignoring the right of way

What is the root of aggressive driving?

Understanding the causes of aggressive driving is important because it's often a precursor to road rage, which is even more dangerous. Experts say there are both internal and external causes of aggressive driving.

External factors

External factors include running late and heavy traffic or traffic delays, which are cited as some of the most common motivations for aggressive driving. When drivers are behind schedule, they often respond by speeding, which can cause other aggressive driving behaviors like tailgating.

Internal factors

Internal factors, on the other hand, are less concrete. They include personal habits and a sense of disregard both for others and for the law. A driver's sense of anonymity plays a big role in aggressive driving, too. If you never have to see another driver again, you might feel like your actions don't have consequences if you drive aggressively.

Tips for avoiding aggressive driving

Strategies for avoiding aggressive driving are like those for avoiding road rage, which is often the result of a cycle of aggressive driving behaviors. External risk factors like traffic delays and lateness can easily be avoided by planning ahead and leaving yourself plenty of time. Internal factors like a general disregard for others may be more difficult to resolve. People with this attitude might not realize or be willing to admit that their behavior is a problem.

If you've identified yourself as an aggressive driver and want to improve, a defensive driving course might help reset your driving habits. Learning to control your emotions can be helpful too. When you have an impulse to make an aggressive driving maneuver, remind yourself that others can see you and may be someone from your community or workplace.

Finally, even if you aren't an aggressive driver, you're bound to encounter one on the road. Safe, careful driving is often a trigger for aggressive driving in those who are impatient, stressed, or unconcerned with the well-being of others.

In these cases, don't respond to aggressive driving by trying to punish the offender (such as by blocking the lane they're trying to jump into). Instead, get out of the way and let them pass. Don't engage or make eye contact. The faster you get them out of your personal space, the safer you'll be. Reacting badly to aggressive driving usually creates more problems rather than resolving them.

What are North Carolina's motorcycle insurance requirements?

The basic liability minimums for any North Carolina motorcycle policy are:

- ☐ \$30,000 in bodily injury per person
- ☐ \$60,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

What does a home inspector do?

The home inspection process involves the inspector testing various aspects of the house's condition. The home inspector will create a report detailing the house's condition and any other observations and testing done. A home inspector will inspect the condition and usability of the home's:

- ☐ Heating systems and central air (if applicable)
- ☐ Electrical system
- ☐ Plumbing
- ☐ Foundation and structural integrity
- ☐ Roofing and visible insulation
- ☐ Ceilings, floors, walls, windows, and doors

What are home inspectors not allowed to do?

If something is inaccessible – like a locked room or an area they have determined to have poor structural integrity – the home inspector will make a note in their report detailing why they could not access the area or system. Learn more on what to expect with home insurance inspections and if they are required for homeowners insurance.

How to find a home inspector

You want a home inspector with experience and a proven history of thorough and reliable work. Because every home is different, you want to make sure you find a home inspector that will suit your home's specific needs. Knowing how to find a home inspector can be a challenge. An excellent place to start is to seek word-of-mouth recommendations. Ask your friends and family if they can recommend anyone. If that doesn't turn up any leads, speak with your real estate agent.

Your agent will be familiar with your area and will have worked with local home inspectors. However, it's essential to be wary of agent recommendations. Agents benefit from the sale of the home, so their home inspector recommendations may pose a conflict of interests. Regardless of where your recommendations come from, it's important to perform due diligence. Look up a home inspector's experience and credentials, and search for any reviews or complaints available online.

What should I look for in a home inspector?

Knowing what to look for when hiring a home inspector will help your research process. There are three key factors to take into account.

Quality of work

This should be the first thing you consider. Request copies of other inspections the inspector has completed. These will give you an idea of how detailed their inspections are. Buying a home is often your most significant investment. A thorough home inspector could save you from investing in a money pit.

Experience level

Look for a home inspector with some years of experience under their belt. An experienced home inspector is likely to have seen many different homes. They're more likely to be familiar with any issues your home might have. As a result, they will have a good idea of what to look for when performing their inspection.

Proof of certifications

You want to make sure a home inspector meets your state's home inspector requirements. Find out what courses and certifications they have taken, such as InterNACHI. While licensing and certifications alone cannot prove the quality of a home inspector's work, it's still important to make sure they meet at least the minimum criteria.

Is the tenant responsible for lawn maintenance?

In a rental agreement, lawn maintenance responsibility typically defaults to the landlord as the property owner. This is because proper home maintenance is often a neighborhood or

city requirement. The property owner is the one whose name is on file. Defaulting to the landlord ensures maintenance continuity regardless of whether tenants live in the home. Check if your local jurisdiction requires the landlord to perform exterior maintenance like lawn care. If your jurisdiction mandates landlords to handle lawn care, you can negotiate lawn maintenance responsibilities within your rental agreement.

Learn more about questions to ask when renting an apartment.

Tenant damages and lawn care responsibilities

While the law generally requires landlords to maintain properties, it also requires tenants not to damage the property or create unsafe, unsanitary, or illegal conditions in the house through neglect – like causing mold growth or violating fire codes. If a tenant's careless actions damage the lawn, they may be responsible for repairs even if the lease agreement doesn't require them to do ordinary maintenance.

Defining lawn maintenance responsibilities in rental agreements

If you're a landlord concerned about taking good care of a rental home's yard, it's always better to specify each party's responsibilities in the lease. There are three basic models for framing a rental agreement regarding lawn maintenance.

Full-service

A full-service lawn care agreement means that the landlord will provide lawn care services for the property. This is the safest choice for landlords since they can ensure the property is maintained the way they want. Landlords with multiple properties may be able to negotiate a bulk rate with a lawn care company to care for all of them. Landlords can consider adding the cost of lawn care to the rent. That way, the property is maintained, landlords don't have to pay for the lawn service, and tenants only pay their rent.

Self-service

Self-service agreements specify in the lease that tenants are responsible for lawn care, shifting the burden of worrying about lawn care or hiring a landscaping company to the tenant. That's one less thing for the landlord to manage, but there's no guarantee that the

tenant will take care of the property the way the landlord wants them to.

A la carte

Some rental agreements specify certain tasks for the tenant and assign other lawn maintenance responsibilities to the landlord. For instance, a tenant might be responsible for day-to-day maintenance like cutting the grass, while the landlord is responsible for extraordinary or seasonal maintenance like trimming trees or properly winterizing a home. Some a la carte agreements provide incentives for the tenant to perform the necessary work, like a discount on the water bill to offset the cost of watering the lawn or garden.

How to get motorcycle insurance in North Carolina

What's included in Progressive motorcycle insurance in New Jersey?

Progressive pays to restore your bike to its pre-accident condition when you have physical damage coverage. We pay for repairs using the same parts, so if your bike has original equipment manufacturer parts, we'll pay for OEM parts for the repair - without depreciation - to get your bike back the way it was. Similarly, if your bike has custom parts, we'll pay for custom parts in the repair.

Accessories coverage (sometimes called CPE for "custom parts/equipment"), also included with every policy, protects changes, upgrades, or optional equipment. We automatically include \$3,000 of accessories coverage with comprehensive and collision, but you can increase the limit to as much as \$30,000 depending on how much you've tricked out your bike. You can increase the limit as you upgrade, so you're always protected.

Comprehensive and collision coverage

Beyond the required coverages, which mostly pay for damages you cause to others, our policies offer motorcycle collision coverage, which can pay for damages your bike suffers in a collision, regardless of who caused the accident. Motorcycle comprehensive coverage, also available on our standard policy, may pay for damages your bike suffers that don't result from a crash but from events like severe weather, vandalism, and theft.

Other Progressive motorcycle coverages available in New Jersey

You can upgrade and customize your policy further with popular add-on coverages like:

Total loss coverage is available for bikes no more than one model year old. It can pay for the entire value of your bike in the event of a total loss, protecting it against depreciation.

Roadside assistance can cover the cost of towing your motorcycle to the nearest mechanic and may even cover incidental costs if the accident happens while you're away from home.

Enhanced injury protection can pay up to \$250 a week for as long as two years if injuries from a covered accident leave you unable to work.

Carried contents protects any belongings or personal effects (cellphones, hunting gear, etc.) you carry with you on the bike against loss, damage, or theft. Please note this coverage only applies with a covered loss.

Learn more about available motorcycle insurance coverages.

How much is Progressive motorcycle insurance in New Jersey?

Insurance rates vary according to many factors, including your age, location, driving record, coverage limits, and even how much you ride. New Jersey is one of the more expensive states for Progressive motorcycle insurance, so expect your premiums to be a bit higher than our national average.

Learn more about motorcycle insurance costs.

Where to find cheap motorcycle insurance in New Jersey

The best motorcycle insurance in New Jersey should offer a balance of coverage and cost that is comfortable with your budget. Our customizable policies allow you to tailor your coverage, limits, and deductible to create a policy that gives you peace of mind while fitting your budget. We offer a variety of discounts such as:

- ☐ Quote in advance
- ☐ Multi-policy
- ☐ Switch and save
- ☐ Motorcycle endorsement

☐ Safety course

Learn more about motorcycle insurance discounts.

What's included in a Progressive motorcycle insurance policy in Florida?

All of our policies with physical damage coverage are designed to get your bike back to its pre-accident condition or better. We cover parts at their full replacement cost – no depreciation – and pay for the same kind of parts you had before. If your bike has parts from the original equipment manufacturer, we'll pay for OEM parts for the repair. Bikes with custom parts get repaired with custom parts when you have the right accessories coverage. The same goes for upgrades.

All plans with comprehensive and collision automatically include \$3,000 in accessories coverage to protect any equipment or customizations. For truly unique bikes, you can increase that coverage to as much as \$30,000.

Comprehensive and collision coverage

Comprehensive coverage for your motorcycle may pay for costs associated with replacing or repairing your bike for events outside your control, such as fire, theft, vandalism, and accidents involving wildlife. Motorcycle collision coverage protects your bike from accidents involving other drivers and objects such as stop signs or parked cars. Both are optional if you own your bike, but they can help replace your bike and accessories should anything happen.

Other Progressive motorcycle coverages available in Florida

Medical payments can pay for injuries you or your passenger suffer, regardless of fault.

Total loss coverage is available for bikes no more than one model year old on a new policy. It can pay for the entire value of your bike in the event of a total loss, protecting it against depreciation.

Roadside assistance covers the cost of towing you to the nearest repair shop.

Carried contents and personal belongings are designed to protect any personal effects you're carrying when a covered loss occurs, including theft.

Enhanced injury protection protects you from long-term consequences of a crash with as

much as \$250 a week for two years if you're unable to work due to injuries sustained during a crash.

Learn more about available motorcycle insurance coverages.

How much is motorcycle insurance in Florida?

Rates for insurance vary according to many factors, including your driving record, age, location, coverages, and the kind of bike you ride. Florida is a low-cost state for Progressive insurance, with monthly rates falling below our national average.

Learn more about average motorcycle insurance cost.

Where to find cheap motorcycle insurance in Florida

When you're searching for cheap motorcycle insurance in Florida, you'll want to find a policy that balances cost with customized coverage that meets your needs. Progressive offers many discounts on motorcycle policies, including:

- ☐ Multi-policy discount
- ☐ Responsible driver discount
- ☐ Pay in full discount
- ☐ Safety course discount
- ☐ Association membership discount

Learn more about motorcycle insurance discounts.

What's included in a Progressive motorcycle insurance policy in North Carolina?

Progressive policies with physical damage protection always pay to restore your bike to the same condition it was in before the accident. We cover parts at their full replacement cost – not their depreciated value – and we pay for the same kinds of parts for the repair. If your bike uses the original equipment manufacturer parts, we'll pay for OEM parts to fix it. If you've got custom parts, that's what we'll pay for to repair the damage.

We also protect any modifications or after-market equipment with our accessories coverage. Policies with physical damage protection automatically include \$3,000 in accessories coverage, but you can customize that limit like other coverages in our policies. Get as much as \$30,000 in accessories coverage to protect even the most unique rides.

Comprehensive and collision coverage

North Carolina law only mandates liability coverage for motorcycles, which protects others from damages you cause. Many riders choose insurance with coverages that can protect them as well, no matter the situation. Motorcycle collision coverage can pay for damages to your bike that result from a collision with another car or an object like a telephone pole, regardless of who was at fault. Motorcycle comprehensive coverage, known as Other Than Collision in North Carolina, protects your bike when the damage doesn't come from a collision, but rather damages or loss from forces outside your control (vandalism, theft, natural disasters, etc.).

Other Progressive motorcycle coverages available in North Carolina

In addition to the basic coverages above, you can add the following coverages to further customize your policy:

Total loss coverage is available for bikes no more than one model year old on a new policy or two years old on a renewal. It protects against depreciation by paying the full MSRP of a current model year of your bike, less your deductible, in the event of a total loss.

Roadside assistance covers the cost of towing your bike to the nearest mechanic.

Carried contents and personal belongings can protect the personal effects you carry when a covered loss occurs, including theft.

Learn more about Progressive motorcycle insurance coverages.

How much is motorcycle insurance in North Carolina?

Insurance costs vary based on many factors, including your age, accident and claims history, location, and policy limits. Each insurer has its own formula for calculating these factors. Progressive premiums in North Carolina are generally in line with our national average.

Learn more about average motorcycle insurance cost.

Where to find cheap motorcycle insurance in North Carolina

Getting the right coverage is an investment that can save you money in the long run. Progressive's customizable policies already make it easy to balance coverage with cost, but you can get prices even lower thanks to our many motorcycle insurance discounts:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Responsible driver
- ☐ Safety course
- ☐ Pay on time

Learn more about our available motorcycle insurance discounts.

How to get motorcycle insurance in New York

What are Arizona's RV insurance requirements?

The legal requirements for RV insurance in Arizona vary depending on the type of RV or trailer you have. Because Class A, Class B, and Class C motorhomes are independent vehicles capable of moving under their own power, they need to carry the same minimum liability coverage as cars:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Non-motorized trailers, such as fifth-wheel and pop-up trailers, would fall under the liability coverage of the policy for the vehicle that's towing them. That said, you may want to consider some of the optional coverages available for these and other types of RVs, such as comprehensive and collision coverage. Even if you have comprehensive and collision coverage for your towing vehicle, that coverage won't cover the trailer.

How can I get lower rates for RV insurance in Arizona?

These are some of the Progressive discounts that may be available to you:

- ☐ Homeowner: Owning a home, condo, or single- or double-wide will lower your rates even if you don't insure it with Progressive.
- ☐ Original owner: If you're the vehicle's first owner, you'll pay less to insure it.
- ☐ Multi-policy discount: Bundling multiple Progressive policies can help you save.

- ☐ Accident-free: A clean driving record for the last three years can lower your rate.

Find out more about all the RV insurance discounts we offer.

How to get Arizona RV insurance

How you're covered

Rhode Island doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit, so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Rhode Island

Rhode Island's greatest strength is also one of its greatest perils. While many Rhode Islanders enjoy time on or along the water, the Atlantic Ocean coastline makes the state susceptible to flooding, storms, and hurricanes. Fortunately, your home insurance policy may cover damage to your home's structure and belongings caused by storms, tornadoes, and high winds, up to your policy's limits.

Find out about how home insurance may cover storm damage.

Requirements for motorcycle insurance coverage by state

Almost all states require riders to carry motorcycle insurance. The types of coverage that the law requires vary by state, but the most common are:

Liability insurance

Mandatory in nearly all states, motorcycle liability coverage is the most required coverage, paying for damages you cause others - both bodily injury and property damage - when you're at fault for an accident. Each state that requires liability coverage defines the minimum coverage limits you need for bodily injury and property damage.

Uninsured motorist coverage

If you're hit by another driver who doesn't have insurance or has insufficient insurance to pay for the damage, uninsured motorist coverage can help cover the difference. Some states require this coverage while others don't. Learn more about uninsured motorist coverage for motorcycles.

Personal injury protection

Covers your medical bills and those of your passengers if you're involved in an accident, no matter who caused it. Personal injury protection (PIP), which varies in the states where it is available, may also cover lost wages and other benefits. It's a more common requirement in no-fault states (defined below).

Medical payments

Covers medical bills if you or your passengers are injured in an accident. Unlike PIP, medical payments coverage doesn't cover other benefits like lost wages.

Other common coverages, like motorcycle collision coverage and motorcycle comprehensive coverage, aren't required by law but usually are required by lenders. If you don't own your bike outright, you'll probably need to carry these coverages as well. Whether you need them to comply with the terms of your loan or lease, they can provide helpful protection against loss due to natural disasters, theft, vandalism, collisions, and

more.

It's a good idea to be familiar with your state's minimum coverage laws. Whether your state mandates motorcycle insurance by default, you may be required to carry a policy that meets certain minimums if you're deemed at fault for an accident. You may also be subject to extra penalties following an accident when you ride uninsured, even if you're legally allowed to do so.

Learn about the other motorcycle insurance coverages.

At-fault states versus no-fault states

Most states are considered "at-fault" states or "tort" states, meaning at least one of the drivers involved in a crash is determined to be at fault for the accident and responsible for the medical bills and damages of those involved. In these states, there are fewer restrictions on lawsuits related to auto accidents. However, the no-fault states require each driver to carry some amount of medical or PIP coverage. Medical bills are handled by each driver's insurance, regardless of who caused the accident.

What states don't require motorcycle insurance?

Almost all states require motorcyclists to carry some amount of insurance on their bikes. Some states also allow alternatives to insurance, like filing a certificate of financial responsibility that demonstrates assets equal to or greater than the minimum required coverage limits. For most people, though, an insurance policy is the best and most practical way to satisfy the law, even when alternatives are available.

How to get motorcycle insurance in your state

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

- ☐ Alarm System
- ☐ Multi-policy
- ☐ Quote in Advance
- ☐ New Purchase

See more about the home insurance discounts we offer.

Get a Rhode Island homeowners insurance quote

How much is homeowners insurance in Rhode Island?

Your cost for Rhode Island homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Do you own a rental property in Rhode Island?

If you own a rental property in Rhode Island, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Rhode Island

What's included in an Alabama RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury and property damage (abbreviated BI/PD) are required under Alabama law. Bodily injury pays for injuries you cause to another party and property damage may pay for the damage you cause to someone's else's property. Choosing higher limits than the state requires can protect your assets if you need more liability coverage than the minimum limit.

Comprehensive and collision coverage

Comprehensive and collision can financially protect your vehicle against damage from an accident, regardless of fault. These coverages are optional under Alabama law, but many

lenders require you to carry them.

Comprehensive coverage protects you from repair costs when your RV is damaged by a force you can't control. That includes fire, vandalism, severe weather, theft, glass breakage, and collisions with animals. Comprehensive coverage applies even if you're not operating the vehicle when the damage occurs, so you may be protected even if you live in the RV and don't drive it often.

Collision coverage can pay for damage to the RV from a collision with an object, including a sign, an object in the road, or another vehicle.

What if I live in my RV full-time?

If your RV is your primary residence, you may need more protection than what you can get with a recreational RV insurance policy in Alabama. Often called "full-time RV insurance" policies, insurance policies for permanent RV residents include these extra protections:

- ☐ Personal liability: The BI/PD coverage required by law only protects you while the RV is operational. A full-time policy with personal liability coverage can pay for damages you cause while the vehicle is parked.
- ☐ Medical payments: If someone injures themselves in your RV or in the area where it's parked, medical payments coverage may pay for their medical bills.
- ☐ Loss assessment: Can pay for repair costs to the area where your RV is parked (for example, if your association requires members to share costs for clean up after a storm).

Other RV coverages available in Alabama

We offer lots of other specialized RV coverages, including:

Total loss replacement covers the cost of a new motorhome or travel trailer if yours is totaled, provided the vehicle is less than five years old. After that point, the coverage pays the amount specified on your policy.

Roadside assistance can pay to tow you to the nearest repair shop if your RV becomes inoperable on or near the roadway.

Replacement cost/personal effects extends insurance coverage, up to a specified limit, to the personal property in your RV, including cell phones, laptops, and more.

Emergency expense coverage may pay for accommodation and transportation if your RV

is disabled in a covered event more than 50 miles from home.

Pet coverage protects your pets with up to \$1,000 for veterinary expenses if they're injured in a covered event.

Pest damage protection can help pay to repair damage caused by wild animals like birds, mice, or raccoons.

Roof Protection Plus® can pay to replace or repair your motorhome's roof, even if the damage is considered normal wear and tear.

Discover all of our RV insurance coverages.

How much is RV insurance in Alabama?

Insurance rates for RVs are determined from several factors. Your personal price for Alabama RV insurance may be affected by:

Learn more about how RV insurance rates are calculated.

What coverages are available for a Washington RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury and property damage liability coverage can help pay for someone else's medical bills, repair expenses, and more if you cause an accident while driving your RV in the event of an at-fault accident. Every motorhome insurance policy includes liability coverage.

Comprehensive and collision coverage

Comprehensive and collision are optional coverages you can add to your RV policy. However, if you lease or finance your RV, your lender may require you to carry them.

Comprehensive coverage can repair or replace your RV when events beyond your control damage it, such as vandalism, extreme weather, fire, and collisions with wild animals. Also, comprehensive protects your RV even when it's parked or in storage, so it can be helpful even if you live in the vehicle and don't drive it much.

Collision coverage, by comparison, protects your vehicle from damage that results from accidents (except wildlife collisions, which are covered under comprehensive). That can include collisions with other vehicles, objects like trees or road signs, or even accidents like rollovers that don't involve anyone else.

What if I live in my RV full-time?

If you live in an RV most or all the time, you may need more protection than a standard recreational Washington RV insurance policy offers. Progressive offers full-time RV insurance coverage for RVers who use their vehicle as a permanent residence. Full-timer's gives you more liability coverage for injuries that happen in or around your RV when it is parked, similar to the liability coverage you'd receive with a homeowners policy.

Other RV coverages available from Progressive in Washington

In addition to the coverages mentioned above, you can customize your RV insurance with:

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Replacement cost/personal effects can pay to repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Total loss replacement\3C!--StartFragment-->†\3C!--EndFragment--> pays for the cost of a brand-new RV if yours is totaled in a covered incident.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're over 50 miles from home.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Learn more about our RV insurance coverages.

How much is RV insurance in Washington state?

Just like with auto insurance policies, Washington RV insurance policy prices are determined by many different factors, such as:

Learn more about what affects the cost of RV insurance.

What are New Jersey's motorcycle insurance requirements?

Like most states, New Jersey requires riders to carry liability insurance to pay for any damages they may cause to others. While New Jersey mandates minimum motorcycle insurance coverage, many riders add supplemental coverages to enhance their protection. The basic coverage required in New Jersey is Bodily Injury and Property Damage (often abbreviated "BI/PD") and must meet minimum limits established by New Jersey law:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$5,000 in property damage per accident

In addition to liability coverage, New Jersey also mandates pedestrian personal injury protection (Pedestrian PIP) and uninsured motorist coverage (UM/UIM) with the following minimum limits:

- ☐ Pedestrian PIP: \$15,000
- ☐ UM/UIM BI: \$15,000 per person and \$30,000 per accident
- ☐ UM/UIM PD: \$5,000 with a \$500 deductible

Pedestrian personal injury protection coverage pays for pedestrians' medical bills regardless of who was at fault for the accident and may also cover lost wages and a death benefit. Uninsured motorist coverage for your motorcycle can help cover your damages when another driver is at fault but doesn't have enough insurance to pay for the damage or injuries they've caused.

Florida RV insurance coverages

Bodily injury and property damage liability coverage

While not required in Florida, bodily injury coverage helps cover another person's medical

expense resulting from a motor vehicle accident if you're liable for their injuries. Property damage liability helps pay for the cost of repairing or replacing another person's property if it's damaged in an accident or you're responsible for.

Comprehensive and collision coverage

Comprehensive and collision coverage will appear on all travel trailer policies. Though not required by law, comprehensive and collision coverage are generally mandated by your lender if you finance or lease a motorhome or travel trailer.

Comprehensive coverage can pay for damages from events out of your control, including fire, theft, vandalism, glass breakage, weather related issues and collisions with animals.

Collision coverage may pay to repair and replace your RV if it collides with an object, such as another vehicle, guardrail or fence.

What if I live in my RV full-time?

If you live in an RV full-time, you may need additional coverage that a recreational RV policy doesn't offer. However, a full-timers policy may offer protection if your RV is also your primary residence with the following coverages:

- ☐ Personal liability: Liability coverage on a full-timers policy can protect you against liability claims, even while your RV is parked.
- ☐ Medical payments: If someone hurts themselves in or around your RV, medical payments coverage may pay for their medical bills.
- ☐ Loss assessment: Loss assessment coverage can pay for any fees charged for repairs by local associations.

Other RV coverages available in Florida

There's a long list of RV insurance coverages available from Progressive to suit your needs, including the following:

Total loss replacement covers the cost of a new motorhome or travel trailer if yours is totaled, provided the vehicle is less than five years old. After that point, the coverage pays the amount specified on your policy.

Roadside assistance covers the cost of a tow if your battery dies, you get a flat tire, or break down for another reason.

Replacement cost/personal effects pays for the repair or replacement cost of your things if they're damaged in a covered event.

Emergency expense pays up to \$750 for hotel and travel costs if your RV breaks down more than 50 miles from home.

Pet coverage covers vet bills up to \$1,000 if your four-legged friend is hurt in an accident.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Learn about all the available RV insurance coverages.

How much is RV insurance in Florida?

Florida RV insurance rates are impacted by a variety of different factors, such as:

Learn more about how RV insurance rates are calculated.

What's included in a Progressive NY motorcycle insurance policy?

Progressive includes full replacement cost for all parts – without depreciation – on all motorcycle insurance policies with physical damage coverage. That means we'll pay to restore your bike to its pre-accident condition or better. We always pay for matching parts, too: OEM parts to repair gear from the original equipment manufacturer and custom parts to repair custom equipment.

If you've made after-market modifications to your bike, those are covered through our Accessories coverage. Any policy with physical damage protection automatically includes \$3,000 of coverage for upgrades, customizations, and accessories, but you can increase the limit as high as \$30,000 to cover even the most unique rides.

Comprehensive and collision

Legally mandated liability coverage only protects others if you're at fault for an accident,

but many motorcyclists want to feel confident that their insurance can pay for their own damages and injuries, too. Collision coverage for your motorcycle may pay for damages your bike suffers in a collision, regardless of fault. It can even protect if there are no other drivers involved, like if you hit a tree. Motorcycle comprehensive coverage protects you from forces beyond your control, like vandalism, severe weather, or collisions with wild animals.

Other Progressive motorcycle coverages available in New York

Beyond these basic protections, you may want to expand your policy with optional motorcycle insurance coverages like:

Total loss coverage can pay for the complete replacement cost (without depreciation) of a new bike in case of a total loss. Available for motorcycles no more than one model year old on a new policy or two model years old on a renewal.

Roadside assistance covers the cost of towing your bike to the nearest mechanic. It can be further expanded with trip interruption protection to cover costs like hotel or transportation if you're away from home.

Carried contents and personal belongings is designed to protect any personal effects you're carrying when a covered loss occurs, including theft.

Enhanced injury protection can pay up to \$250 a week for two years if you suffer an injury in a covered accident that prevents you from working.

Learn more about available motorcycle insurance coverages.

How much is motorcycle insurance in New York?

Insurance rates are highly personal. They're calculated by insurance companies based on factors like your location, sex, age, accident history, riding habits, coverage limits, and more. Fortunately for residents of New York, the statewide average for Progressive premiums is lower than our national average.

Learn more about motorcycle insurance cost.

Where to find cheap motorcycle insurance in New York

Progressive is the nation's most popular motorcycle insurance, covering nearly one-third of all insured riders in the country. One of the reasons riders choose us is for our many motorcycle insurance discounts, including:

- ☐ Switch and save
- ☐ Motorcycle endorsement
- ☐ Responsible driver
- ☐ Multi-policy discount
- ☐ Multi-vehicle discount

[Learn more about motorcycle insurance discounts.](#)

What's included in an Iowa RV insurance policy?

Bodily injury and property damage liability coverage

Liability coverage can pay for the damage you cause when you're at fault for an accident. Bodily injury liability coverage may pay for medical bills when you injure someone, and property damage can cover damage to someone else's property.

While Iowa has minimum liability limits, you may need more than the minimum to better protect your assets. If you cause an accident and you don't have enough coverage to pay for the damages and injuries you caused, you'll have to cover the difference out of pocket.

Comprehensive and collision coverage

Comprehensive and collision coverage aren't required by law but are generally an obligatory part of most financing agreements. If you own your RV outright, you can choose whether to carry comprehensive and collision.

Comprehensive coverage can pay for repairs when forces beyond your control damage your RV, including theft, vandalism, animal collision, severe weather, fire, and glass breakage.

Collision coverage pays to repair damage from collisions, even if you were at fault for the accident. It covers collisions with other cars on the road, parked cars, fences, guardrails, and other objects.

What if I live in my RV full-time?

If your RV is your primary residence (you live in it more than six months a year), you can benefit from a full-time RV insurance policy. Full-timers Iowa RV insurance combines the coverages of a standard recreational policy with the following:

- ☐ Personal liability: Full-time policies can cover you when you're responsible for damage or injuries when the RV is parked – recreational policies only cover liability while you're operating the RV.
- ☐ Medical payments: Pays for medical bills when someone injures themselves in or around your RV, even if it's parked.
- ☐ Loss assessment: Full-time policies provide coverage for fees from your RV association, like cleaning up and restoring common areas damaged by severe weather.

Other RV coverages available in Iowa

Other coverages you can add to your Progressive Iowa RV insurance policy include:

Total loss replacement can pay for a brand-new RV if your old one is declared a total loss after a covered incident.

Roadside assistance pays to tow your RV to a qualified mechanic if it's disabled on or near the road.

Replacement cost/personal effects protects personal property in the RV, including cell phones, camera gear, sports equipment, and more.

Emergency expense provides as much as \$750 to cover travel and hotel expenses if a covered event leaves your RV inoperable when you're far from home.

Pet coverage can pay vet bills up to \$1,000 if your pet is hurt in a covered event.

Pest damage protection pays to repair wildlife damage from pests like birds and raccoons.

Roof Protection Plus® pays to repair or even replace the roof on qualifying RVs, even for normal wear and tear.

Find out more about optional RV insurance coverages.

How much is RV insurance in Iowa?

Rates for Iowa RV insurance are affected by many variables, such as:

Learn about how RV insurance costs are calculated.

What are New York's motorcycle insurance requirements?

Motorcycle insurance is required by law in the state of New York. To get New York's motorcycle insurance, before you can even register your motorcycle in New York state, you'll need to have proof of insurance. State law mandates the following minimum liability coverage limits:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

You can pause or cancel your coverage without giving up your registered license plate, but you'll need an active policy with liability coverage any time your bike is on the road. New York also requires personal injury protection and uninsured motorist coverage for your motorcycle if you're involved in an accident with someone who does not have insurance.

What's included in a Pennsylvania RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury liability coverage helps pay for injuries caused to another person from an accident where you're liable, as well as legal fees. Property damage liability helps pay for the repair or replacement of their vehicle and belongings if you're responsible for someone else's damages in an accident.

Comprehensive and collision coverage

Comprehensive and collision are optional coverages that pay to repair or replace your RV if it's damaged in a covered incident, regardless of fault. These coverages aren't mandated by the state but are typically required by lenders if you finance your RV.

Comprehensive coverage pays for damages from events beyond your control: fire, theft, vandalism, glass breakage, weather related issues and collisions with animals.

Collision coverage pays for repair and replacement costs if you crash into an object, such as another vehicle, tree, guard rail or fence.

What if I live in my RV full-time?

If you live in an RV full-time, you may need additional coverage that a recreational RV policy doesn't offer. However, a full-time RV insurance policy can offer protection if your RV doubles as your primary residence with these extra coverages:

- ☐ **Personal liability:** Personal liability coverage on a full-timers policy can protect you against liability claims, even while your RV is parked.
- ☐ **Medical payments:** If someone hurts themselves in or around your RV, medical payments coverage may pay for their medical bills.
- ☐ **Loss assessment:** Loss assessment coverage can pay for any fees charged for repairs by local associations.

Other RV coverages available in Pennsylvania

There's a long list of RV insurance coverages available from Progressive to help suit your needs, including:

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Total loss replacement pays for a brand-new RV if you total yours, provided it's less than five years old.

Roadside assistance covers the cost of a tow to a repair shop if you get a flat tire or break down for any reason.

Replacement cost/personal effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Emergency expense coverage pays travel and hotel costs if your RV is disabled more than 50 miles from home.

Pet coverage covers up to \$1,000 in veterinary bills if your pet gets hurt in a covered accident.

Learn about all the available RV insurance coverages.

How much is RV insurance in Pennsylvania?

Pennsylvania RV insurance rates are based on a number of different factors:

Learn more about how RV insurance rates are calculated.

What coverages are available on a Michigan RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury and property damage liability coverage is included with RV insurance for motorhomes. It can pay for injuries or property damage you cause to others. Liability coverage can also cover your legal fees if someone files a lawsuit against you.

Comprehensive and collision coverage

Comprehensive and collision can pay for damage to your RV, regardless of who caused it. This type of coverage isn't required by the state, but if you financed your RV then your lender may require you to carry comprehensive and collision coverage until the loan is repaid.

Comprehensive coverage protects against damage caused by events outside your control, such as a collision with a wild animal or someone breaking into your RV. This coverage protects your RV even when it isn't in use or is stored for the winter.

Collision coverage pays for the repair or replacement of your RV if it's damaged in a crash, whether with another motorist or an object, such as a tree or a road sign.

What if I live in my RV full-time?

Many people live in their RVs full-time, which brings greater risks. Full-time RV insurance in Michigan carries the same coverages as recreational policies, but with a few key differences:

- ☐ Personal liability: Typically, personal liability coverage only pays for injuries and damages caused while driving. A full-time RV policy extends this coverage to while the RV is parked.
- ☐ Medical payments: If someone is injured in or around your RV, medical payments coverage can pay for their medical expenses.
- ☐ Loss assessment: If you're charged a fee for repairs to a common area or other parts of where you park your RV, loss assessment coverage can help mitigate the cost.

Other RV coverages available in Michigan

There's a long list of RV insurance coverages available from Progressive to help suit your needs, including:

Pet coverage pays up to \$1,000 in vet bills if your pet is hurt in an accident.

Pest damage protection can help pay for repairs when a wild animal, like a bear or raccoon, damages your RV.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Total loss replacement can pay for a brand-new RV if yours is totaled in a covered accident.

Roadside assistance pays the cost of a tow if you get a flat tire or break down within 100 feet of a highway.

Replacement cost/personal effects pays to replace or repair your belongings if they're lost in a covered accident.

Emergency expense coverage pays for hotel and travel costs if your RV breaks down more than 50 miles from home.

Learn about all available RV insurance coverages.

How much is RV insurance in Michigan?

Like any insurance policy, Michigan RV insurance rates are influenced by many factors, including:

Learn more about how RV insurance rates are calculated.

New Jersey RV insurance coverages

Bodily injury and property damage liability coverage

Bodily injury liability coverage helps pay the cost of any injuries and medical expenses another person sustains in an accident you cause. Property damage liability can help to pay to repair another person's vehicle and belongings if you're liable for their damages. New Jersey's minimum liability limits are lower than most states, but you can increase your coverage limits in order to better protect your assets.

Comprehensive and collision coverage

If you finance your motorhome or travel trailer, comprehensive and collision coverage are generally required by your lender.

Comprehensive coverage can protect against events beyond your control such as: fire, theft, vandalism, weather related issues, glass breakage and collisions with animals.

Collision coverage can pay for the repair or replacement of your RV if it's damaged in a crash with another object, such as another vehicle, fence or building, tree, road sign or pothole.

What if I live in my RV full-time?

Those who live in their RVs full-time may need more protections than a recreational policy offers. Full-time RV insurance policies provide these extra coverages:

- ☐ Personal liability: Personal liability coverage may cover you if you're liable for another party's injuries or damages, even when your RV is parked.
- ☐ Medical payments: If someone is injured in your RV or around it (like slipping on wet steps), medical payments coverage may pay their medical expenses.
- ☐ Loss assessment: This coverage pays the cost of fees charged to you by RV park associations for repairs.

Other RV coverages available in New Jersey

There's a long list of RV insurance coverages available from Progressive to help suit your needs, including:

Total loss replacement pays for the cost of a brand-new, never registered RV if yours is totaled in a covered incident.

Roadside assistance covers the cost of towing to a repair shop if you get stuck with a flat tire, engine failure, or similar problem.

Replacement cost/personal effects covers the cost of your personal belongings if they're lost or damaged in an accident.

Emergency expense coverage pays for hotel and travel costs if you're stranded more than 50 miles away from home due to your RV breaking down.

Pet coverage covers up to \$1,000 in veterinary costs if your pet is injured in a covered accident.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Learn about all the available RV insurance coverages.

How much is RV insurance in New Jersey?

As with standard auto insurance, New Jersey RV insurance rates are personal and based on many factors, including:

Learn more about how RV insurance rates are calculated.

What coverages are available with a Utah RV insurance policy?

Bodily injury and property damage liability coverage

Just like with auto insurance, liability is a mandated coverage for Utah RVs. Bodily injury liability coverage can pay for medical bills and legal fees if another person is hurt in an accident and you're deemed at fault. Property damage (PD) liability coverage applies

when you're at fault for damaging other vehicles or property such as buildings, road signs, and more. You'll need at least the Utah-required minimum coverage amounts for BI and PD, and you can elect for even higher levels to protect more of your assets in case you're at fault in an accident.

Comprehensive and collision coverage

Even though comprehensive and collision coverages aren't required by law, lenders also may require you to carry them if you have an RV loan or lease. Check your financing agreement for more details, including minimum required coverage limits. Collision coverage can pay for repairs or replacement for your RV in the event of an accident, regardless of fault.

Collision coverage protects your RV or trailer from damage that results from collisions (except those involving wildlife, which are covered by comprehensive), regardless of who caused the accident. It can include collisions with other vehicles or objects like trees and road signs and accidents like rollovers.

Comprehensive coverage covers costs for repairing or replacing your RV or trailer when covered events beyond your control like vandalism, extreme weather, fire, and collisions with wild animals damage it. Comprehensive protects your RV even when it's parked or in storage, so it can be helpful even if you don't drive it much.

What if I live in my RV full-time?

When you live in an RV most or all of the time, you can get a level of insurance coverage that includes coverages you'd usually find on a homeowners insurance or renters insurance policy. Some additional coverages in full-time RV insurance policies include:

- ☐ Medical payments: Like medical coverage on a homeowners or renters policy, this coverage can pay for medical bills if guests hurt themselves in your RV or the area around it.
- ☐ Personal liability: The required minimum RV liability coverage usually only protects you while you're driving. If you live in your RV, full-time insurance can pay for damage you cause others while the RV is parked.
- ☐ Loss assessment: Get coverage for the fees charged by an association to cover the costs to repair the property where your vehicle is parked.

Other RV coverages available in Utah

Further customize your RV insurance policy with other optional coverages:

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or breaks down.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Pest Damage Protection can help pay for repairs when a wild animal like a bird or raccoon damages your motorhome or non-stationary travel trailer, when the damage occurs more than 30 days after you get the coverage.

Roof Protection Plus® can pay for your motorhome or non-stationary travel trailer roof repair or replacement necessitated by covered damages (as long as they occur more than 30 days after the coverage goes into effect). It applies even if the damage is the result of normal wear and tear.

Total loss replacement can pay to replace your RV with a brand-new one if a covered accident renders your current rig (must be new and never titled or insured before) a total loss. If you decide not to replace it, you'll be reimbursed for the original purchase price. If your RV is older than five years, it will be covered for the amount specified on your policy.

Replacement Cost/Personal Effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Learn about all the available RV insurance coverages.

How much is Utah RV insurance?

Utah RV insurance rates depend on many factors. Some of the most significant ones include:

Learn more about how RV insurance rates are calculated.

How can I get lower rates for RV insurance in Utah?

Discounts like these may be available to you in Utah:

See all the RV insurance discounts we offer.

How to get Utah RV insurance

What coverages are available with an Oregon RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury and property damage liability coverages (sometimes abbreviated as "BI/PD") are standard coverages that can pay for someone else's injuries and damaged property if you cause an accident while driving your RV.

Comprehensive and collision coverage

Comprehensive and collision are two forms of physical damage coverage that, unlike liability, can pay for repairs to your own vehicle in the case of an accident, regardless of who's at fault. They aren't required by law but are required by many lenders. If you're still making payments on your RV, check the details of your loan to see what coverage limits are required by your financing agreement.

Comprehensive coverage covers costs for repairing or replacing your RV when it is damaged by events beyond your control, like vandalism, extreme weather, fire, and collisions with wild animals. It protects your RV even when it's parked or in storage, so it can be helpful even if you live in the vehicle and don't drive it much.

Collision coverage

, by comparison, protects your vehicle from damage that results from accidents (except wildlife collisions, which are covered under comprehensive). That can include collisions with other vehicles, objects like trees or road signs, or even accidents like rollovers that don't involve anyone else.

What if I live in my RV full-time?

The typical Oregon RV insurance policy is a standard "recreational" policy. If you intend to live in your RV most or all of the time, you may need protections that go beyond what a recreational policy offers. Here's how full-time RV insurance policies differ from recreational policies:

- ☐ Personal liability: The required minimum liability coverage usually only protects your RV while you're driving. If you live in your RV, full-time insurance can pay for damage you cause others while the RV is parked.
- ☐ Loss assessment: Coverage that can pay for fees charged by an association to cover costs to repair the property where your vehicle is parked.
- ☐ Medical payments: Like medical payments coverage on a homeowners or renters policy, this coverage can pay for medical bills if someone hurts themselves in your RV or the area around it.

Other RV coverages available in Oregon

You can customize your RV coverage to create the policy that's right for you, with optional coverages like:

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Total loss replacement pays for the cost of a brand-new RV if yours is totaled in a covered incident – available on new, never registered RVs.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Pest Damage Protection can help pay for repairs when a wild animal like a mouse or raccoon damages your RV.*

Replacement Cost/Personal Effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Roof Protection Plus® can pay to replace or repair the damaged roof of your

motorhome, even if the damage is the result of normal wear and tear.*

Learn about all the available RV insurance coverages.

How much is Oregon RV insurance?

Many factors go into the cost of Oregon RV insurance rates, including (but not limited to) the following:

Learn more about how RV insurance rates are calculated.

How can I get lower rates for RV insurance in Oregon?

These are some of the discounts that may be available to you:

Find out more about all the RV insurance discounts we offer.

How to get Oregon RV insurance

What coverages can I get with a Texas RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury liability and property damage liability coverage are included with every motorhome policy, though they aren't included with a travel trailer policy. Liability coverage pays for someone else's injuries or property damage that you cause. It may also cover legal fees if you're sued due to an accident you caused while driving your RV. The minimum coverage limits required in Texas are just that: minimums. You should consider choosing higher limits to make sure your RV is protected.

Comprehensive and collision coverage

Comprehensive and collision are optional coverages that can pay to repair or replace your RV. However, if you're leasing your RV or paying off a loan for it, your lender may require one or both. Check with your financing company to be sure.

Comprehensive coverage covers costs for repairing or replacing your RV when events beyond your control damage it, such as vandalism, extreme weather, fire, and collisions

with wild animals. It protects your RV even when it's parked or in storage, so it can be helpful even if you live in the vehicle and don't drive it much.

Collision coverage, by comparison, protects your vehicle from damage that results from accidents (except wildlife collisions, which are covered under comprehensive). That can include collisions with other vehicles, objects like trees or road signs, or even single-vehicle accidents like rollovers that don't involve other drivers.

What if I live in my RV full-time?

Full-time RV insurance policies are different from standard recreational policies. So when you're shopping for the best RV insurance in Texas for your needs, be sure to specify whether you plan to live in your RV most or all of the time. These are some of the key differences between recreational and full-time policies:

- ☐ Loss assessment: Coverage that can pay for fees charged by an association to cover repairs to common areas or other property owned by the association where your vehicle is parked.
- ☐ Medical payments: Like medical coverage on a homeowners or renters policy, this coverage can pay for medical bills if someone hurts themselves in your RV or the area around it.
- ☐ Personal liability: Coverage for someone else's property damage or injuries that you're responsible for while your RV is parked.

Other RV coverages available in Texas

Progressive lets you customize your RV insurance with a range of optional coverages such as:

Pest Damage Protection can help pay for repairs when wild animals like mice or raccoons damage your RV.*

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear*.

Replacement Cost/Personal Effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Total loss replacement pays for the cost of a brand-new, never registered RV if yours is totaled in a covered incident.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Learn about all the available RV insurance coverages.

How much is RV insurance in Texas?

As with auto insurance, RV insurance rates in Texas are based on many factors, including:

Learn more about what goes into the cost of RV insurance.

What coverages are available with a Virginia RV insurance policy?

Bodily injury and property damage liability coverage

In Virginia, the mandated RV insurance coverage is bodily injury and property damage liability coverage, sometimes known as BI/PD or simply liability. If you're at fault in an accident, bodily injury liability can cover others' medical bills. Property damage liability pays for damage you cause to buildings, vehicles, objects, and more. It can also cover legal fees related to the incident. It doesn't cover damage to your RV or injuries you or your passengers sustain.

The legally mandated coverage limits are minimums. If you choose to purchase higher limits, your monthly premium may be higher, but you'll have more coverage in case of an accident. When choosing your coverage limits, consider the value of all your assets and choose a level that will protect those assets. You'll have to pay out of pocket for any damages that exceed your coverage limits.

Collision and other than collision coverage

While liability protects you from financial loss when you're at fault for an accident that

harm others, optional collision and other than collision coverage can protect your own vehicle. These coverages aren't required by Virginia law, but if you're leasing or financing your RV, they're likely required by the lender. If you're making payments on your RV as part of a lease or loan, check the terms to see how much collision and other than collision you're required to carry.

And even if you own your RV outright, you may want to carry collision and other than collision since they offer coverage for your RV in case you're in an accident or there's damage from an event that was out of your control.

Other than collision coverage, called "comprehensive coverage" in most states, covers damage to your RV that results from uncontrollable forces like fire, acts of nature, collisions with wildlife, vandalism, and theft. Other than collision coverage doesn't require you to be driving when the covered event occurs, so RVs can benefit from this protection even if they're parked long-term between trips.

Collision coverage pays for damage resulting from most kinds of collision: multi-vehicle collisions, collisions with parked cars, objects, or buildings, and even rollovers. And you can claim your collision coverage regardless of who was at fault for the accident.

What if I live in my RV full-time?

Full-time RV insurance for Virginians offers some coverage similar to what you'd find on a homeowners insurance policy to better protect you when you're not operating your RV but living in it for a significant part of the year. Some of the distinctive features of a full-time policy include:

Other RV coverages available in Virginia

Further tailor your policy to your needs with other optional Virginia RV insurance coverages:

Total loss replacement can pay to replace your RV with a brand-new one if a covered accident renders your current rig (must be new and never titled or insured before) a total loss. If you decide not to replace it, you'll be reimbursed for the original purchase price. If your RV is older than five years, it will be covered for the amount specified on your policy.

Roadside assistance can pay to get your RV to a repair shop if you get a flat tire or experience a breakdown.

Replacement Cost/Personal Effects covers personal property you're carrying in the RV, like cell phones, sports equipment, or camera gear, if they're lost or damaged during a covered incident.

Emergency expense coverage can pay for travel and hotel costs if a covered event disables your RV more than 50 miles from home.

Pet coverage protects your pets with up to \$1,000 for vet bills if your pet is hurt in a covered accident.

Pest Damage Protection covers motorhome or non-stationary travel trailer repairs resulting from damage from wildlife pests like rodents or birds that occurs more than 30 days after you get the coverage.

Roof Protection Plus® can pay for your motorhome or non-stationary travel trailer roof repair or replacement necessitated by covered damages (as long as they occur more than 30 days after the coverage goes into effect). It applies even if the damage is the result of normal wear and tear.

Find out more about all our RV insurance coverages.

How much is Virginia RV insurance?

Rates for Virginia RV insurance vary according to many factors. Some of the most important are:

Learn more about how insurers calculate RV insurance cost.

How can I get lower rates for RV insurance in Virginia?

You may be able to access the following discounts in Virginia:

See all the RV insurance discounts we offer.

Homeowners insurance rates by state

Homeowners insurance rates vary based on many factors including your coverage limits,

the location of your home, type of materials used to build your home, roofing material, and any previous claims history. In some states, home insurers may also consider an "insurance score," which based in part on your credit score but may also take your claims history into account.

Learn more about average homeowners insurance cost by state and available homeowners insurance discounts.

Homeowners insurance for rental or vacation property

Do you own a property that you rent out to tenants or use as a vacation home in another state?. Learn more about landlord insurance policies and insurance for vacation and rental homes.

How to get homeowners insurance in your state

Split-limit car insurance explained

Insurers typically offer a variety of liability limits for you to choose from. A commonly available choice of limits is \$25,000/\$50,000/\$25,000, or 25/50/25. The three numbers represent the maximum amount your insurance will pay for bodily injury and property damage you cause. Keep in mind that bodily injuries often cost more than property damage, so it's worth considering higher limits for bodily injury.

Split-limit car insurance allows different maximum liability limits for bodily injury and property damage you're responsible for:

- ☐ Bodily injury per person: The amount each injured person can claim for medical bills.
- ☐ Bodily injury per accident: The total amount that can be claimed for the combined medical bills and related expenses of all injured parties.
- ☐ Property damage per accident: The amount that can be claimed for property damage, including vehicles, electronics, fences, or any other objects involved in a crash.

What are the minimum limits for a split-limit policy?

The minimum amount of required liability insurance coverage varies by state car insurance requirements. It's generally a good idea to carry higher limits, especially if the minimum limits required in your state aren't enough to cover your net worth. If you're at fault in an accident and your liability limits aren't high enough to cover all the damages, you could be responsible for paying the remainder yourself.

Difference between split-limit coverage vs. combined single-limit policy

A split-limit policy breaks your bodily injury and property damage coverage limits into three separate components, while a combined single-limit policy merges them so you have one limit for both bodily injury and property damage. This amount usually falls between \$300,000 and \$500,000. It can be divided up in any way needed to cover bodily injuries and property damage claims following an accident.

A single-limit policy can provide extra protection compared to a split-limit policy, especially when medical bills are high and property damage is low, or vice versa. Because of this extra financial protection, a combined single-limit policy typically comes with a higher premium cost than a split-limit policy.

Get the right auto liability coverage from Progressive

New Progressive customers

Call 1-866-749-7436 or quote car insurance online and we can help you choose the right liability coverage for your needs.

Current Progressive customers

Log in to your policy or call us at 1-866-749-7436 and make changes to your current liability limits if needed.

How to report identity theft

In addition to notifying all your affected accounts and at least one of the three major credit bureaus (Experian, TransUnion, or Equifax), reporting identity theft involves filing an identity theft report with the FTC. This can be done by phone or via their online identity

theft reporting portal. Once you've submitted the report, the FTC can help you create a recovery plan and offer advice on how to proceed.

Learn more about the FTC's recommendations for what to do immediately after identity theft.

Should I report identity theft to the police?

While reporting identity theft to the police in addition to the FTC isn't always required, it can be crucial in some situations. You might report identity theft to the police under these circumstances:

- ☐ If you know who committed the theft: If your identity was stolen as a form of harassment or if you can pinpoint the culprit, reporting this to the police can help them pursue the offenders.
- ☐ If you have proof of the theft: Having specific evidence helps the investigation.
- ☐ If your name was used in a police matter: If a stranger fraudulently used your identity in a legal or police matter, take steps to clear your name of the actions someone else took using your identity.
- ☐ If an involved entity requires it: Creditors and any other companies impacted by the identity theft may request a police report as part of their procedures.

Who else should be notified of identity theft?

This will vary based on the type of identity theft committed. In cases of fraudulent credit cards and accounts, contact the companies associated with those accounts and tell them what happened, including what information might have been stolen. Tax identity theft and unemployment benefit theft should be reported to the IRS and your state's labor department, respectively.

How do I check for identity theft?

Your identity can be stolen in many ways, and it can be difficult to tell when there's a breach. Monitor your accounts and data regularly using these tips to check for and prevent identity theft:

- ☐ Keep track of your billing schedules and statements. Take note of when your bills are due

and when you receive them (by mail or digitally). If bills stop showing up, it could mean your billing information has been changed or your mail is being stolen. Check your billing statements regularly to make sure there are no unauthorized transactions.

☐ Check your financial account regularly. Consider enabling transaction and fraud alerts through your bank, credit cards, and lenders so you receive a notification if any suspicious activity occurs with your accounts.

☐ Monitor your credit report. Make a habit of checking your credit reports. If you notice a new line of credit has been added, someone may be using your information to create fraudulent accounts.

☐ Enroll in an identity theft and credit monitoring service. Identity theft protection combines monitoring with insurance coverage and restoration services, preventing the likelihood of your identity being stolen and protecting you in case it is.

Protect your identity with Experian through Progressive

Current Progressive customers

You can log in or call 1-866-362-1639 to check on your coverages.

New Progressive customers

Quote identity theft protection online or call 1-866-362-1639 to talk to a representative.

What are the pros and cons of gas vs. electric golf carts?

The gas vs. electric golf cart question is on par with some of the most heated debates in golf, such as which players, courses, and tournaments are the greatest.

Pros of gas golf carts

Gas golf carts can be more powerful than electric ones, and you won't need to worry about running out of your charge.

Cons of gas golf carts

The main drawbacks of gas golf carts are the ongoing maintenance and fuel refills. Also, the emissions from a gas golf cart compete with the beauty of a sprawling green golf course.

Pros of electric golf carts

Electric golf carts have zero emissions, so they are better for the environment. Also, electric golf carts run more smoothly and quietly (even near-silently) because they run on a battery instead of gas. You won't see or smell any exhaust from an electric golf cart.

Cons of electric golf carts

The main concern with an electric golf cart is battery life. It can distract you from a relaxing day on the course if you're worried about getting where you need to go or finding a charging station.

Gas vs. electric golf cart speed considerations

No golf cart is designed to rival a standard car regarding speed. You won't exceed 25 mph with any golf cart you choose. If you're searching for the fastest golf cart, it will likely be a top-of-the-line electric golf cart pushing a 25-mph mark.

Most gas golf carts will clock in at 20 mph at most. It's possible to upgrade an electric golf cart and achieve faster speeds, but doing so can be unsafe and is not recommended. Plus, even a souped-up street legal golf cart will have to adhere to speed limits on courses and residential streets.

Gas vs. electric golf cart maintenance considerations

Gas golf carts require regular maintenance, service checks, and oil changes like standard vehicles. They may also need repairs or replacement parts, especially as they age.

Electric golf carts are much lower maintenance than gas carts. Typically, an electric golf cart will need general cleaning and upkeep. You will eventually need a new battery for an electric golf cart, but not for some time. An electric golf cart battery can last up to 10 years if you keep your golf cart in good condition and don't overcharge the battery.

Gas vs. electric golf cart price considerations

Electric golf carts can be notably less costly than gas carts, which may surprise you. Even used gas golf carts are often more expensive than brand-new electric ones.

By virtually every measure, electric golf carts are cheaper. The purchase price is usually lower. The maintenance is minimal. And, of course, there's no need to fill up with gas. Ultimately, the final sale price will come down to the make, model, and features of the golf cart you choose to purchase.

Which is better a gas or electric golf cart?

It depends on where you live, how often you plan to use your golf cart, and your budget. Depending on how you'll use the golf cart, you might consider golf cart insurance, which is customizable and can provide extra peace of mind while riding around. Learn more about what golf cart insurance covers.

What's the difference between a homeowners insurance quote and a homeowners insurance premium?

A homeowners insurance quote is the estimated cost of a home insurance policy before you decide to buy it. Assuming you like the quote and want to purchase the policy, the home insurance premium is the amount you agree to pay for the coverage.

How are home insurance premiums determined?

When you quote homeowners insurance, the insurance company will determine your premium (or "rate") based on several factors, such as:

Cover your home through Progressive

What are Louisiana's RV insurance requirements?

The legal requirements for RV insurance in Louisiana vary depending on the type of RV or trailer you have. Because Class A, Class B, and Class C motorhomes are independent vehicles capable of moving under their own power, they need to carry the same minimum liability coverage as cars do:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

How can I get lower rates for RV insurance in Louisiana?

Lower your cost for RV insurance in Louisiana with the following Progressive discounts:

- ☐ Multi-policy discount: Bundling multiple Progressive policies can help you save.
- ☐ Accident-free: A clean driving record for the last three years can lower your premium.
- ☐ Original owner: If you're the vehicle's first owner, you'll pay less to insure it.
- ☐ Homeowner: Owning a home, condo, or single or double-wide will lower your rates even if you don't insure it with Progressive.

Find out more about all the RV insurance discounts we offer.

How to get RV insurance in Louisiana

Louisiana RV insurance coverages

Bodily injury and property damage liability coverage

Liability coverage may cover damages you cause to others if you're at fault for an accident. Bodily injury pays for medical bills, and property damage pays for damage you cause to other vehicles, campers, buildings, and more. It can also cover legal fees associated with the incident.

Comprehensive and collision coverage

Comprehensive and collision coverage aren't required by law, but many lenders do require them. Comprehensive coverage may cover costs for repairing or replacing your RV when events beyond your control like vandalism, extreme weather, fire, and collisions with wild animals.

Collision coverage may cover damage that results from accidents, including collisions with other vehicles, trees, road signs, or even accidents like rollovers that don't involve anyone else.

What if I live in my RV full-time?

If you live in an RV most or all the time, you may need more protection than what a standard recreational Louisiana RV insurance policy offers. Full-time RV insurance policies have a lot in common with recreational policies, but there are a few crucial differences:

- ☐ **Personal liability:** The required minimum liability coverage usually only protects your RV while you're driving. If you live in your RV, full-time insurance can pay for damage you cause others while the RV is parked.
- ☐ **Medical payments:** Medical payments may pay for medical bills if someone hurts themselves in your RV or the area around it.
- ☐ **Loss assessment:** This coverage may pay for costs to repair the property where your vehicle is parked.

Other RV coverages available in Louisiana

There's a long list of RV insurance coverages available from Progressive to help suit your needs, including:

Total loss replacement helps pay for the cost of a brand-new RV if yours is totaled in a covered incident.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Replacement cost/personal effects can help you pay to repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Learn about all the available Progressive RV insurance coverages.

How much is RV insurance in Louisiana?

As with standard auto insurance, Louisiana RV insurance rates are personal and based on several factors, including:

Learn more about how RV insurance rates are calculated.

What are Georgia's auto insurance requirements?

If you live in the Peach State, you're required to carry liability coverage limits of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

Consider boosting your coverage beyond Georgia's minimum requirements to fully protect your assets. Discover more about auto liability coverage.

Is uninsured motorist coverage required in Georgia?

Georgia requires insurers to offer uninsured motorist bodily injury (UMBI) and uninsured motorist property damage (UMPD) coverage with the following minimum limits:

- ☐ UMBI: \$25,000 per person, \$50,000 per accident
- ☐ UMPD: \$25,000 with a \$250, \$500, or \$1,000 deductible

Note: You can reject these coverages. UMBI covers medical expenses for you and your passengers if a driver hits you without insurance. UMPD pays for damage caused to your vehicle by an uninsured driver. As with liability coverage, consider higher insurance limits for these coverages to protect your family's financial well-being better. Learn more about uninsured motorist coverage.

What other auto insurance coverages should I consider?

Protect your vehicle with physical damage coverage. Comprehensive car insurance coverage and auto collision coverage can pay for a totaled or damaged vehicle due to an accident or other covered incident. And if you're currently leasing or financing your car, your lender typically requires you to carry both coverages.

See all the car insurance coverages Progressive has to offer.

How much does car insurance in Georgia cost?

Using data from the National Association of Insurance Commissioners (NAIC), the Insurance Information Institute (III) calculated the top ten most and least expensive states for auto insurance. The 2019 survey found that Georgia was the tenth most expensive state in the United States for auto insurance. The survey assumed the insured vehicles carried liability coverage, but not necessarily collision or comprehensive coverage. However, rates vary based on several factors like your ZIP code, driving record, and the limits and coverages you choose.

Learn more about the factors that influence car insurance rates.

Are discounts available with Georgia auto insurance?

Yes. Progressive provides several discounts to help you find cheap car insurance in Georgia, including:

- ☐ Multi-car
- ☐ Multi-policy
- ☐ Homeowner
- ☐ Paid in full
- ☐ Paperless
- ☐ Five-year accident-free
- ☐ Minor child
- ☐ Good student

See all car insurance discounts.

Is renters insurance required in Florida?

Renters insurance isn't required by law in Florida. However, if you're moving into a building or rented home, your landlord could require it as a lease stipulation. Even if it's not contractually required, renters insurance is worth considering since it offers protection against liability and personal property theft or damage.

Florida renters insurance coverages

Check out the four standard coverages on nearly all Florida renters insurance policies:

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Florida is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

What does Florida renters insurance cost?

You can buy Florida renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Florida, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Florida renters insurance quote

Discounts on Florida renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Florida, such as:

Learn more about renters insurance coverages.

Common claims in Florida

Weather-related damages are common in a peninsula like Florida, susceptible to hurricanes and hard rain. Your Florida renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits.

See more of our available renters insurance discounts.

Does scooter insurance cover theft?

Scooter insurance can cover theft, but it doesn't always. Generally, scooters with engines of at least 50cc must meet the same state insurance requirements as motorcycles for insurance coverage. The basic coverage that most states require is motorcycle liability, which covers damage you cause others. You can add optional coverages like motorcycle comprehensive coverage to cover events outside of your control, including theft.

Learn more about the factors that determine the cost of scooter and moped insurance, and about the differences between insuring a moped or scooter.

Tips for scooter theft protection

1. Avoid patterns

Many scooter thieves are opportunists who see an unattended scooter and decide to take it. However, others keep an eye out and plan their theft ahead of time. When you habitually park your scooter in the same spot at the same time of day, you make it easier for thieves to know when to strike. Vary your parking spot and the hours you leave the scooter in plain sight to make it harder for thieves to identify a pattern.

2. Pick your parking wisely

If you have access to a garage at work or home, use it. Getting your scooter out of sight makes it less likely to be targeted. If you need to park somewhere with no access to a closed garage, do the opposite. Park somewhere in plain sight, well-lit, and plenty of people around. The more likely that people will see the thief, the less likely they are to steal your scooter.

3. Get the right gear

Simple gear like good locks, an audible alarm, and GPS tracking are some of the best scooter theft prevention tools available. Chains should be made of heavy, hardened steel designed to resist bolt cutters and similar tools. You can also use solid D-locks to block the wheels. Use your scooter's steering column block, but it may not be strong enough. If you do not lock the scooter to something, thieves can pick it up, even if it has the steering block activated.

A kill switch can also deter theft because it would prevent your scooter from being turned

on while you're away from it.

4. Consider customizing your ride

Engraving your scooter's vehicle identification number (VIN) on the major parts makes it less appealing to thieves. It's harder to sell or scrap a stolen scooter when anyone can easily trace its parts. Any custom work may make a scooter less appealing to thieves. Custom paint jobs and other personalization make your scooter stand out, and some thieves may decide it's not worth the risk of stealing an easily recognizable ride. If someone steals the scooter, custom details can help police identify and recover it.

How to lock up a scooter

Once you've got a good lock and a heavy-duty scooter chain, make the most of them by threading the chain through the back wheel and locking it to a solid object like a telephone pole. Make sure the object you choose is tall enough that a team of thieves can't lift the bike and slip the chain over the top of the object.

For added scooter theft protection, you can use a D-lock on the front wheel. Locking the front wheel shouldn't be your primary measure because you can easily remove it. Keep the keyhole of your locks pointed toward the ground to give thieves less space to work with picks. When you secure your bike with a chain or cable, pull it tight around the wheel and tight enough with the securing object that the chain doesn't lie on the ground. It's harder to cut when the chain is off the ground because thieves can't use their weight as leverage on the bolt cutters.

If you're researching a new purchase, find out what to look for when buying a scooter or moped. Whether you're considering a moped or an e-scooter, consider how you'll use the vehicle as you think about how you will store it safely to prevent theft.

How you're covered

Ohio doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

See more home insurance discounts we offer.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Ohio

While Ohioans may not have to deal with fault lines or flooding from an ocean, severe storms may occur and cause harm. Your home insurance policy may cover damage to your home's structure and belongings caused by tornadoes and high winds, up to your policy's limits and minus your deductible. See more perils covered by home insurance.

How much is homeowners insurance in Ohio?

Your cost for Ohio homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Do you own a rental or vacation property in Ohio?

If you own a rental property in Ohio, make sure it's protected with the right type of insurance policy. Learn more about landlord insurance policies and insurance for vacation or vacant homes.

Fast facts about homes in Ohio

Get an Ohio homeowners insurance quote

What are Mississippi's RV insurance requirements?

Mississippi requires any RV that can operate independently to carry its own insurance. That means if you have a Class A, Class B, or Class C motorhome, you'll need to take out an RV policy that meets or exceeds the same liability coverage as a car:

What is a cosigner for an apartment?

The cosigner is a party with an established financial history who agrees to back up one or more tenants on the lease. They function as a safety net for the landlord. If the other people named in the lease can't make rent or cause damages they can't afford to repair, the cosigner has agreed to pay instead. That safety net makes it easier for a hopeful tenant to get approved for an apartment, especially if they don't have a strong rental history or an income that meets the landlord's requirements.

The most common example is a parent co-signing for their child's first apartment since the child has no rental history. Other examples include co-signing an apartment for a significant other who doesn't live with you or for an unemployed family member. Learn more about the questions to ask when renting an apartment.

What is a cosigner responsible for?

When you co-sign for an apartment, you take on all the same responsibilities that a tenant in the apartment would, whether you live there or not. Typically, a cosigner has the same financial responsibilities as a tenant, so the cosigner is responsible for deposits, damages, rent, back rent, and any other expenses detailed in the rental agreement when the lease takes effect.

If you co-sign a lease with more than one tenant, you may be responsible for the whole lease. That means if you co-sign your child's lease for an apartment with their friends, you may be held responsible for the friends' damage or missed rent payments.

What is the difference between a co-signer and a guarantor?

Though sometimes used interchangeably, the terms "cosigner" and "guarantor" don't

typically have the same meaning. Cosigners may live in the apartment or not (roommates named in the lease are technically cosigners) and share equal responsibility for the lease's requirements for the duration of the lease.

A guarantor usually must live outside the apartment because they aren't considered a tenant. The guarantor becomes responsible for expenses only if the tenant fails to pay them. It's a slightly more hands-off role that carries the same basic risks as being a cosigner – and the relationship that people usually mean when they talk about co-signing a lease rather than being roommates. Learn more about adding a roommate to renters insurance.

Apartment cosigner requirements

A person must be the proper legal age to sign a contract in their state. In general, a person must be 18 years old or older to be a cosigner. If you can't sign a contract, you won't be able to sign a lease.

Should I co-sign an apartment lease?

There's no definitive answer about whether co-signing a lease is right or wrong for you. It depends on your finances, relationship with the tenant, what you could afford to spend if the tenant doesn't pay, and how responsible the tenant is. Remember that co-signing a lease is legally binding and may be difficult to get out of unless the tenant signs a new lease on their own, so you should feel confident about your choice before you sign.

Just rented an apartment? Get renters insurance

What are Idaho's RV insurance requirements?

RVs can be divided into two groups: those that can move under their own power and those that need to be towed. For the former group, which includes Class A, Class B, and Class C motorhomes, the liability coverage requirements for RV insurance in Idaho are the same as for cars:

- ☐ \$25,000 in bodily injury per person

- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

Any RV that must be towed – like a fifth-wheel, pop-up, or travel trailer – will fall under the liability coverage of the vehicle towing it. If you want optional coverages, such as comprehensive or collision coverage, you'll need a separate RV insurance policy for a trailer that has to be towed.

Idaho RV insurance coverages

Bodily injury and property damage liability coverage

Bodily injury coverage may pay for medical bills and legal fees if another person is hurt in an accident and you're deemed at fault. Property damage coverage applies when you're at fault for damage to other vehicles or objects, such as buildings, road signs, and more.

Comprehensive and collision coverage

Comprehensive and collision coverages are not required by law, but lenders may require you to carry them based on the terms of an RV loan or lease.

Collision coverage may cover damage that results from accidents, including collisions with other vehicles, objects like trees or road signs, or even accidents like rollovers that don't involve anyone else.

Comprehensive coverage may cover costs for repairing or replacing your RV when events beyond your control, like vandalism, extreme weather, fire, and collisions with wild animals, damage it.

What if I live in my RV full-time?

When you live in an RV most or all of the time, you may need a level of insurance coverage that functions more like homeowners insurance than a standard recreational Idaho RV insurance policy. Some differences in full-time RV insurance policies include:

- ☐ Medical payments: Medical payments may pay for medical bills if someone hurts themselves in your RV or the area around it.
- ☐ Personal liability: The required minimum liability coverage usually only protects your RV while you're driving. If you live in your RV, full-time insurance can pay for damage you cause

others while the RV is parked.

☐ Loss assessment: This coverage may pay for costs to repair the property where your vehicle is parked.

Other RV coverages available in Idaho

There's a long list of RV insurance coverages available from Progressive to help suit your needs, including:

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Replacement cost/personal effects can help you pay to repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Total loss replacement helps pay for the cost of a brand-new RV if yours is totaled in a covered incident.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Learn about all the available Progressive RV insurance coverages.

How much is RV insurance in Idaho?

Idaho RV insurance rates depend on many factors. Some of the most significant ones include:

Learn more about how RV insurance rates are calculated.

What does personal injury protection cover?

If you're involved in a car accident, even if you're not driving, there are specific things covered by personal injury protection. Depending on the state you live in, you may be covered for:

- ☐ Medical bills for you and those covered on your policy (also covers you if you're hit by a car while walking or riding a bike)
- ☐ Lost wages if you or your passengers are injured and can't work
- ☐ Household services such as childcare, house cleaning, or yard work
- ☐ Disability and rehab costs
- ☐ Death benefit (paid to your family if you're in a fatal car accident)

Personal injury protection coverage takes care of medical bills for you and anyone covered on your policy. In some states, non-medical benefits, such as coverage for lost wages, household services, and disability, will protect you, your passengers, and family members in your household, even if they're not on your policy.

What isn't covered by PIP insurance?

No-fault insurance won't cover you for expenses unrelated to personal injuries after an accident, such as:

- ☐ Damage to your vehicle: For protection against damage to your car, you'll need to add comprehensive and collision coverage .
- ☐ Theft of your vehicle: If you carry comprehensive coverage, your insurance will help repair or replace your car if it gets stolen.
- ☐ Damage to someone's property: If you're found responsible for an accident, property damage liability coverage can help pay for another person's damaged vehicle or property.

What is a no-fault insurance state?

A no-fault insurance state requires drivers to carry PIP coverage so that some or all of their medical expenses resulting from a car accident are covered by their own insurance, regardless of who is at fault. No-fault states also put restrictions on the right to sue so that only lawsuits that involve severe injuries can be filed. The intent of the no-fault system is to reduce the cost of auto insurance by keeping lawsuits over minor injuries out of the court room.

According to the Insurance Information Institute, there are currently 12 no-fault insurance states that require PIP coverage:

- ☐ Florida
- ☐ Hawaii
- ☐ Kansas
- ☐ Kentucky
- ☐ Massachusetts
- ☐ Michigan
- ☐ Minnesota
- ☐ New Jersey
- ☐ New York
- ☐ North Dakota
- ☐ Pennsylvania
- ☐ Utah

The majority of states are considered at-fault states and only require liability insurance in lieu of PIP coverage, although PIP coverage is optional or mandatory in some at-fault states. Learn more about the car insurance requirements in your state.

Find out how PIP coverage works in your state

Call a licensed rep at 1-866-749-743 and they'll help you choose the right coverage level for you. Or get a car insurance quote online, and we'll show you all your options.

How can I select the right amount of personal injury protection coverage?

Consider your health insurance: Do you need PIP if you have health insurance? If you have great health insurance, you could select a lower amount of PIP coverage. That may be a good strategy for saving money if you know you're already well-covered under your health insurance. This is especially true if you have a low health insurance deductible.

Consider your health insurance deductible: If you live in a state where PIP is optional, at least consider purchasing the minimum amount of coverage if you don't have health insurance or you're on a high-deductible plan. In most PIP states, there is no deductible.

Know which type of insurance pays first: PIP usually comes before your medical insurance when paying out a claim. If you're injured in an auto accident, in most states, your PIP coverage will be in the primary position and any health insurance you have will be secondary.

Add PIP if you don't have life insurance: Adding PIP could help your family cover unforeseen expenses if you're in a fatal auto accident.

Consider your lost wages: If your job requires physical labor, can you afford to miss time if you're injured in an auto accident? If not, consider adding PIP or increasing your limits since it covers lost wages (up to a specific amount and length of time).

Our car insurance calculator can help you figure out if you need personal injury protection, as well as other types of coverage.

What if my state doesn't offer PIP?

In states where PIP isn't available, you'll have the option to select medical payments coverage on your policy. Medical payments typically won't cover lost wages but will cover funeral expenses and hospital bills for you and passengers in your car, regardless of who is at fault. Coverage amounts vary by state, but they're typically \$10,000 or less, so medical payments should only be used as a supplement to your health or life insurance and not as a replacement.

Medical payments can also be used for deductibles, copayments, and out-of-pocket expenses related to an auto accident. You have the flexibility to decide how to apply your medical payments. You might consider using your health insurance for your medical bills and medical payments for your high deductibles and copays. Learn more about personal injury protection deductibles.

What are Colorado's RV insurance requirements?

RVs can be divided into two groups: those that can move under their own power and those that need to be towed. For the former group, which includes Class A, Class B, and Class C motorhomes, the liability coverage requirements for RV insurance in Colorado are the same as they are for cars:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$15,000 in property damage per accident

How can I get lower rates for RV insurance in Colorado?

Lower your cost for RV insurance in Colorado with the following Progressive discounts:

- ☐ Accident-free: A clean driving record for the last three years can lower your premium.
- ☐ Multi-policy discount: Bundling multiple Progressive policies can help you save.
- ☐ Homeowner: Owning a home, condo, or single or double-wide will lower your rates even if you don't insure it with Progressive.
- ☐ Original owner: If you're the vehicle's first owner, you'll pay less to insure it.

Find out more about all the RV insurance discounts we offer.

How to get RV insurance in Colorado

What does landlord insurance cover?

Landlord insurance protects the home or structure you rent and provides personal liability coverage. Liability coverage pays for lawsuits against you or things that are your fault. For example, liability coverage protects you if your tenant sues you because they had a slip and fall accident on the stairs because the handrail was broken. Like homeowners insurance, landlord insurance will protect your property against fire damage, storm damage, lightning, wind, hail, etc. It will also cover you when dealing with tenants.

Landlord Insurance FAQs

Do I need landlord insurance?

Landlord insurance is not required by law, but most lenders will require it if you're financing the property or have a mortgage on it. Remember, your homeowners insurance policy likely will not cover the home you're renting out. That means any damage to the home, the belongings inside you own, or lawsuits against you will not be covered unless you get landlord insurance. Learn more about how homeowners insurance works.

Does landlord insurance cover loss of rental income?

Most insurers will protect the landlord against loss of rent in the event of a covered loss. For example: A tree falls on the house, your tenants can't stay there, and don't pay rent. But, you won't have coverage if your tenant can't pay the rent because of a job loss or financial problem.

Does landlord insurance cover tenant damage?

Typically, yes. To avoid these types of situations, landlords generally require a security deposit to pay for damages by a tenant.

Does landlord insurance cover the cost of evicting a tenant?

Insurers usually don't cover eviction costs. However, eviction insurance can be purchased separately from other companies.

Does landlord insurance cover the tenant's stuff?

No. It's a common misconception that a tenant's personal belongings will be covered by the landlord's insurance. The tenant needs a renters insurance policy to protect whatever stuff they bring with them. That's why some landlords mandate or strongly encourage their tenants to get renters insurance. The last thing you want is your tenant mad at you because they didn't know their stuff wasn't protected under your policy.

[Learn about how much renters insurance costs.](#)

Mississippi RV insurance coverages

Bodily injury and property damage liability coverage

Liability coverage protects others by paying for damages you cause when you're responsible for an accident. Bodily injury coverage may pay for others' medical bills, while property damage coverage may pay for repairs to buildings, vehicles, and other property. It can even pay for legal fees related to the incident.

Comprehensive and collision coverage

Comprehensive and collision, while not required by law, are usually required by financing agreements. If you're making payments on your RV, check the terms of your loan or lease agreement to understand what kind of coverage you're required to carry.

Comprehensive coverage may pay for physical damage to your RV resulting from uncontrollable outside forces like vandalism, theft, fires, wildlife, and acts of nature. Comprehensive coverage is active regardless of whether the vehicle is in use, so you're

protected even while the RV is parked.

Collision coverage may pay to repair damages resulting from a collision including a collision with another motorist, a parked car, a road sign, a building, or even with the roadway itself.

What if I live in my RV full-time?

Insurance is a little bit different if your RV is your primary residence. If you spend most of your time living in an RV, you should get full-time RV insurance. These policies carry most of the same coverage options as a recreational Mississippi RV insurance policy and offer additional coverages that cater to the full-timers life, including other protections while your RV is parked. Some of the differences include:

Other Progressive RV coverages available in Mississippi

Tailor your Mississippi RV insurance policy with more convenient coverages including:

Total loss replacement can help pay to replace your old RV with a brand-new one if yours is deemed a total loss due to a covered event.

Roadside assistance can pay to get your RV to the nearest repair shop if it breaks down on or near the roadway.

Replacement cost/personal effects provides coverage for personal belongings like laptops, cell phones, or camera equipment that's inside the RV.

Emergency expense coverage can get you up to \$750 to pay for travel and hotel costs you're your RV is out of commission more than 50 miles from home.

Pet coverage protects animals with up to \$1,000 of veterinary bills coverage if your pet gets injured in a covered incident.

Pest damage protection can pay to repair damage caused by wild animals, including mice, raccoons, and birds.

Roof Protection Plus® can pay for roof repairs or replacement, even if the damage is the result of standard wear and tear.

Find out more about our RV insurance coverage options.

How much is RV insurance in Mississippi?

Mississippi RV insurance rates account for lots of factors, including:

If you tow your RV behind another vehicle rather than operating on its own – like travel trailers or pop-ups – the law doesn't require you to have liability coverage. Instead, the liability coverage of the towing vehicle includes your trailer.

Learn more about how RV insurance rates are calculated.

How can I get lower rates for RV insurance in Mississippi?

Lower your cost for RV insurance in Mississippi with the following Progressive discounts:

Find out more about Progressive's RV insurance discounts.

How to get RV insurance in Mississippi

In addition to these minimum liability requirements, North Carolina requires either Uninsured Motorist coverage (UM) or Uninsured *Underinsured* Motorist coverage (UMUIM). The choice depends on the Bodily Injury limits (BI) you select. If your Bodily Injury liability limits are the state minimum of \$30,000/\$60,000, you'll be required to get UM coverage with the following minimums:

If your BI coverage limits exceed the state-mandated minimums (anything above \$30,000/\$60,000) your policy will be required to provide UM/UIM coverage with the

following minimum limits:

What's included in a North Carolina RV insurance policy?

Required coverages

Liability coverage can pay for damages you cause when you're at fault for an accident. Bodily injury coverage may pay for medical bills when you injure someone else, while property damage coverage may pay for damage you cause to objects, vehicles, and buildings that belong to others.

The other required coverage – either UM or UM/UIM depending on the limits you've selected – offer you additional protection if another driver causes an accident but doesn't have enough insurance to pay for the damage they cause. These coverages protect you if the other driver doesn't have insurance or if the other driver is insured but has insufficient insurance limits to cover all the damage.

Comprehensive and collision coverage

If you make payments on your RV, check your lease or loan terms to see what minimum limits they require for comprehensive and collision coverages.

Comprehensive coverage may cover your RV when it's damaged by forces you can't control, including fire, theft, severe weather, vandalism, or incidents with wild animals.

Collision coverage may pay for repairs to your RV that are the result of any collision, including moving vehicles, parked vehicles, buildings, and objects.

What if I live in my RV full-time?

If you live in your RV most or all of the year, there are full-time RV insurance policies designed for you. They offer many of the same coverages as available for recreational RV insurance in North Carolina; they also provide coverages similar to a homeowners policy to protect your primary residence. Key features of a full-time policy include:

Learn more about our available RV insurance discounts.

How to get RV insurance in North Carolina

Other RV coverages available in North Carolina

There are many ways to customize your policy. Get more protection with optional Progressive coverages, including:

Total loss replacement can help pay to replace your old RV with a brand-new one if yours is deemed a total loss due to a covered event.

Roadside assistance can pay to get your RV to the nearest repair shop if it breaks down on or near the roadway.

Replacement cost/personal effects provides coverage for personal belongings like laptops, cell phones, or camera equipment that's inside the RV.

Emergency expense coverage can get you up to \$750 to pay for travel and hotel costs you're your RV is out of commission more than 50 miles from home.

Pet coverage protects animals with up to \$1,000 of veterinary bills coverage if your pet gets injured in a covered incident.

Pest damage protection can pay to repair damage caused by wild animals, including mice, raccoons, and birds.

Roof Protection Plus® can pay for roof repairs or replacement, even if the damage is the result of standard wear and tear.

Find out more about our RV insurance coverage options.

How much is RV insurance in North Carolina?

Rates for RV insurance in North Carolina are based on many factors, including:

How can I get lower rates for RV insurance in North Carolina?

Discounts vary by state, but RV owners in North Carolina may be eligible for Progressive

discounts such as:

Learn more about how RV insurance rates are calculated.

What are Tennessee's RV insurance requirements?

Tennessee requires RV insurance for any recreational vehicle that moves under its own power and has a motor. That means that if you own a Class A, Class B, or Class C motorhome, you'll need to purchase an insurance policy that meets or exceeds the same basic coverage limits as a car. Minimum liability coverage limits in Tennessee are:

What are Nevada's RV insurance requirements?

For motorized RVs, including Class A, Class B, and Class C motorhomes, here are the minimum liability coverage requirements for RV insurance in Nevada:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

Liability coverage for your travel trailer or other non-motorized RV is provided by the insurance policy of the towing vehicle. However, you need a separate RV insurance policy in order to protect against physical damage to your travel or utility trailer.

Other Progressive RV coverages available in Nevada

In addition to the coverages mentioned above, you can customize your RV insurance with:

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Total loss replacement pays for the cost of a brand-new RV if yours is totaled in a covered incident. Total loss replacement is for vehicles no more than five years old.

Replacement cost/personal effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Learn about all our available RV insurance coverages.

How much is Nevada RV insurance?

Just like with auto insurance policies, Nevada RV insurance policy prices are determined by many different factors, such as:

- ☐ Claims history: Your history of making insurance claims can affect your rate.
- ☐ Type and model: Bigger, newer RVs are generally more costly to insure than older, smaller ones. Motorhomes are usually more expensive to insure than travel trailers.
- ☐ Use: The more you use your RV, the more you're likely to pay to insure it.

Learn more about how RV insurance rates are calculated.

How can I get a lower rate for RV insurance in Nevada?

You may be able to save on RV insurance in Nevada with Progressive discounts like:

Find out more about all the RV insurance discounts we offer.

How to get Nevada RV insurance

Other kinds of RVs – like travel trailers or pop-ups – that can't move on their own aren't required to carry liability coverage; any damage caused by non-motorized RVs would be covered under the liability coverage of the vehicle that tows them. You may want to consider a policy anyway, though, to provide other protection for your trailer.

Learn more about the factors that determine RV insurance costs.

How can I get lower rates for RV insurance in Tennessee?

Each state is a little different, but RV owners in Tennessee may be eligible for Progressive discounts such as:

Other RV coverages available in Tennessee

Customize your Tennessee RV insurance with Progressive coverages specific to your travel habits and lifestyle. Optional add-ons include:

Total loss replacement can help buy you a brand-new RV if yours is totaled in an eligible incident.

Roadside assistance covers the cost to bring your RV to a repair shop if it's inoperable on or near the road.

Replacement cost/personal effects coverage protects the property you carry in your RV, like hunting gear or cell phones.

Emergency expense coverage provides for travel and accommodation costs if a covered event disables your RV more than 50 miles from home.

Pet coverage can pay for vet bills – up to \$1,000 – if your pet is injured in a covered incident.

Pest damage protection pays for repairs when animals like rodents or birds damage your RV.

Roof Protection Plus® can pay to repair or replace the roof of your motorhome, even if the damage is normal wear and tear.

Learn more about our optional RV insurance coverages.

How much is RV insurance in Tennessee?

Rates for Tennessee RV insurance are based on a variety of factors, including:

See all the RV insurance discounts we offer.

How to get RV insurance in Tennessee

What's included in a Nevada RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury refers to harm to people, and property damage refers to objects. Since these are liability coverages, they're designed so that they can help pay for medical bills, repair expenses, and legal fees if you're at fault for an accident. You can choose your liability coverage limit based on the amount of assets you have.

Comprehensive and collision coverage

Though state law doesn't mandate comprehensive and collision, lenders typically require physical damage coverages for your RV as part of your financing agreement. Collision and comprehensive can help with the cost of repairs to your RV in case of an accident or other events.

Comprehensive coverage can cover costs for repairing or replacing your RV when events beyond your control like theft, vandalism, extreme weather, fire, and animal collisions damage it.

Collision coverage, protects your vehicle from damage that results from accidents involving collisions with other objects like a vehicles, trees or road signs.

What if I live in my RV full-time?

If you live in your RV, you may need more protection than a standard recreational policy. Full-time RV insurance policies offer added protection for when your RV is your permanent residence:

- ☐ Medical payments: Like medical payments on a homeowners or renters policy, this coverage can pay for medical bills if someone gets hurt in your RV or the area around it.
- ☐ Personal liability: If you live in your RV, personal liability coverage on a full-timers policy can pay for damages or injuries you cause to others while your RV is parked.
- ☐ Loss assessment: Coverage that can pay for costs to repair the property where your

vehicle is kept.

How can I get lower rates for RV insurance in New York?

Discounts aren't the same in every state, but you may be able to save with these

Progressive discounts:

- ☐ Paperless: Receive your documents through email and get a discount, too.
- ☐ Claim free renewal: If you've had no claims over the past year, you'll automatically receive a discount when your policy renews.
- ☐ Homeowner: If you own a home, you'll receive a discount on your RV insurance, even if we don't insure it.

Find out more about all the RV insurance discounts we offer.

How to get New York RV insurance

What are Montana's RV insurance requirements?

For motorized RVs, including Class A, Class B, and Class C motorhomes, the requirement for RV insurance in Montana is that you must carry at least the same minimum liability coverage as you would on a car:

What's included in a Montana RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury and property damage liability coverage can cover if you're liable for another driver's medical bills or repair expenses. There are minimum coverage limits, but you may wish to consider higher limits to protect your assets.

Comprehensive and collision coverage

Lenders may require collision and comprehensive coverage for your RV as part of your financing agreement.

Comprehensive coverage can pay for the repair or replacement of your RV when events beyond your control, like vandalism, extreme weather, fire, and animal collisions, damage your vehicle.

Collision coverage can pay for damage resulting a collision with another object, like a vehicle, tree, fence, or guardrail.

What if I live in my RV full-time?

If you live in an RV most or all of the time, you may need more protection than what a standard Montana RV insurance policy offers. Full-time RV insurance policies are similar to standard RV policies, but have a few essential differences:

Other RV coverages available in Montana

In addition to the coverages mentioned above, you can customize your Progressive RV insurance with:

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Replacement cost/personal effects can help pay to repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Total loss replacement pays for the cost of a brand-new RV if yours is totaled in a covered incident.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.*

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Learn about all our available RV insurance coverages.

How much is RV insurance in Montana?

Montana RV insurance policy prices are determined by many factors, such as:

Learn more about how RV insurance rates are calculated.

How can I get lower rates for RV insurance in Montana?

You may be able to lower the cost of your RV policy with our discounts, such as:

Find out more about all the RV insurance discounts we offer.

How to get Montana RV insurance

Travel and utility trailers, on the other hand, don't require liability coverage since the towing vehicle's driver must carry liability coverage on their vehicle's policy. However, comprehensive and collision coverage, while not required by law, can protect your motorhome against physical damage.

What are California's RV insurance requirements?

Class A, Class B, and Class C motorhomes can move under their own power. As such, the legal requirement for RV insurance in California for motorhomes is the same as for regular cars, trucks, and vans in terms of liability coverage:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

The only time you don't need liability coverage for an RV is if it can't move under its own power – in other words, if it needs to be towed, like a pop-up or travel trailer. The liability coverage on the policy for the vehicle that tows the trailer would cover the trailer, too. However, if you want comprehensive or collision coverage for the trailer, you have to purchase a separate RV insurance policy for that.

What's included in a California RV insurance policy?

Bodily injury and property damage liability

Liability coverage can pay for damages you cause to others if you're at fault for an accident. Bodily injury pays for medical bills, and property damage pays for damage to someone else's property. It can also cover legal fees associated with the incident.

Comprehensive and collision coverage

Collision and comprehensive coverages may pay for repair or replacement of your RV no matter who's at fault or even when no one is at fault. These are generally optional coverages, but if you're leasing your RV or paying off a loan, your lender may require one or both.

Comprehensive coverage covers costs for repairing or replacing your RV when events beyond your control, like vandalism, extreme weather, fire, and collisions with wild animals, cause damage.

Collision coverage covers your vehicle from damage that results from accidents, including collisions with other vehicles and objects like trees or road signs.

What if I live in my RV full-time?

Full-time RV insurance policies are different from standard recreational policies, so when you're shopping for California RV insurance, be sure to specify whether you plan to live in your RV most or all the time. These are some of the key differences between recreational and full-time policies:

- ☐ Loss assessment: This coverage may pay for costs to repair the property where your vehicle is parked.
- ☐ Medical payments: Medical payments coverage may pay for medical bills if someone hurts themselves in your RV or the surrounding area.
- ☐ Personal liability: Personal liability coverage may cover you if you're liable for another party's injuries or damages while your RV is parked.

Other RV coverages available in California

Progressive lets you customize your RV insurance with a range of optional coverages such as:

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Replacement cost/personal effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Total loss replacement pays for the cost of a brand-new RV if yours is totaled in a covered incident.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're over 50 miles from home.

Learn about all the available RV insurance coverages.

How much is RV insurance in California?

As with standard auto insurance, California RV insurance rates are personal and based on many factors, including:

Learn more about how RV insurance rates are calculated.

How can I get lower rates for RV insurance in California?

If you're looking for discount options, we've got them. Check out the possibilities:

Find out more about all the RV insurance discounts we offer.

How to get RV insurance in California

What's included in a Tennessee RV insurance policy?

Bodily injury and property damage liability coverage

Liability coverage protects others from damage or injuries you cause and protects you from having to pay out of pocket if you're at fault for an accident. Bodily injury may pay for the medical bills of people you injure, and property damage coverage may cover damage you cause to buildings, vehicles, and other property.

Comprehensive and collision coverage

Comprehensive and collision coverages are optional coverages because state law doesn't mandate them, but your lender may still require you to carry them.

Comprehensive coverage may pay for repairs when your RV is damaged by forces beyond your control like fire, natural disasters, theft, vandalism, and collisions with wild animals.

Collision coverage may pay to repair damage from all kinds of collisions, including multi-vehicle accidents and single-vehicle accidents with objects like a tree or road sign.

What if I live in my RV full-time?

If your RV is your primary residence, purchasing a special policy designed for full-timers can offer several benefits. They include the same kinds of coverages you'll find on a recreational RV insurance policy in Tennessee. Still, they can also provide coverages to protect your RV as a home rather than solely as a vehicle. Key differences of a full-time RV insurance policy include:

How could identity theft affect me?

An identity thief steals your personal information to commit fraud. Identity theft could

include accessing your accounts to steal money and using your personal information to open new accounts, rack up debt, file taxes, apply for government benefits, and more. If you're a victim of identity theft, the effects could impact you for years – via significant financial loss, a poor credit score, and even difficulty getting a new job due to false information shown during your background check.

It's important to act quickly to report identity theft if yours has been compromised. Report the incident to the federal government and follow their recommendations. Purchase an identity theft protection plan or notify your existing one of the incidents, and alert all your potentially compromised accounts so they can be monitored for fraud. Note that identity theft insurance won't apply if you purchase an IDnotify protection plan after becoming aware of an incident but ask if the restoration services team can help you resolve the fraud.

Learn how to protect yourself from identity theft.

What's included with identity theft protection?

With IDnotify through Progressive, an identity theft protection plan includes:

Do I need identity theft protection?

The FTC reported \$5.9 billion in losses due to fraud in 2021, and the most common type of fraud was identity theft. Identity theft protection and insurance can protect you from this common, costly type of fraud, and it makes even more sense if:

What should I do if I get in an accident in Mexico?

Unlike in the U.S., many auto insurance claims in Mexico are decided on the spot. If you have an accident while driving in Mexico, follow these steps:

How are Mexico's driving laws different from U.S. laws?

Turning signals

There are key differences in the ways turning signals can be used in Mexico. It's common for slower Mexican drivers to use their left turn signal while they pull over to the right and

allow faster traffic to pass while they wait for an opening to get back on the road.

And if a car needs to wait before making a left turn, they may use their right turn signal, pull over to the right to wait while traffic passes, and then when there's an opening make their left turn across multiple lanes of traffic.

Seatbelts

Mexico's seatbelt laws, like those in most of the U.S., require the driver and all passengers in both the front and back seats to remain buckled while the vehicle is moving.

Speed limits

Much like in the U.S., speed limits in Mexico vary based on the region and type of road and are designed to keep motorists safe. However, speed limits in Mexico are posted not in miles per hour but in kilometers per hour. And in some smaller towns, these signs aren't well lit, which can increase the chances of getting a speeding ticket while driving in Mexico.

Road signs

Do you know the Spanish words for "yield," "one way," and "no passing"? If not, it's time to brush up – you won't be excused from following the road signage simply because you're not fluent.

Rural areas

If you'll be driving in rural areas, know that many streets are unpaved, and animals and livestock frequently wander onto roads from nearby farms. Be sure to go slow to reduce the chances of an accident or a speeding ticket.

Get Mexico auto insurance for your trip

Talk with MexPro's specialists about the required and optional coverages for your trip. Get an online quote for Mexico auto insurance or call 1-877-537-7878.

RV passenger laws vs. RV maximum capacity

Whether you're thinking about buying an RV or renting an RV, you should know that the maximum sleeping capacity of the RV isn't necessarily the same as the number of people allowed to ride in the RV. RV manufacturers, dealers, and rental agencies usually list the sleeping capacity of their RVs prominently in their marketing materials. To find out how many seat belts the RV has, you usually have to dig deeper. The number of seat belts may be fewer than the sleeping capacity – particularly in older RV models.

How many people can travel in an RV?

The basic guideline is the number of people traveling in an RV should be limited to the number of seat belts. However, New Hampshire is the only state that doesn't require adults to wear a seat belt in any seat. As long as you have enough seat belts in the RV for passengers under age 18, you'd be within the law. As for the rest of the US and the District of Columbia (DC), laws vary for front and rear seats and passenger age restrictions. If you're taking a trip in an RV, check the laws in each state where you'll be traveling.

Before getting on the road, make sure you understand the guidelines for RV insurance. In many states, you're only required to carry bodily injury and property damage liability on your motorhome. However, you can choose from various RV insurance coverages that will differ depending on how you use your vehicle.

Are there exceptions to RV passenger laws?

Some states exempt RVs over a certain age from some of their seat belt laws. Check the laws of the states where you'll be driving your RV to see whether there are any exceptions.

What about passengers riding in 5th wheel trailers?

Most states prohibit passengers from riding in 5th wheel trailers or travel trailers for safety reasons. Some states allow it but may have specific rules to follow. Check with your state to understand the specific requirements.

Can you add seat belts to increase RV maximum capacity?

Some RVs can be customized to install additional seat belts. Check with the manufacturer or dealer for your options. RVs may be equipped so you can easily install an extra seat belt

yourself. Otherwise, you can have them professionally installed.

Can you use the bathroom or kitchen while in a moving RV?

Unlike buses, where you can legally get up and move freely (although you're advised to spend as little time as possible without a seat belt), RVs are governed by seat belt laws. To use the bathroom, kitchen, or bedroom in your RV, you'll have to take off your seat belt, which means you could be violating that state's seat belt laws.

What are the different types of personal watercraft?

Stand-up

Personal watercraft were originally popularized with stand-up models. Some manufacturers still make this style because of its agility and athletic riding style. Manufacturers may not list this as a separate category in their catalog but instead offer stand-up options in their other types of vessels.

Performance

As the fastest, most powerful style of PWC, these are intended for racing and experienced riders looking to get the most out of their vessel. Stand-up PWCs are often found in this category because they appeal to more athletic riders.

Recreation

The most popular category thanks to their approachability, power, and storage is recreational PWCs. These are good boats for families, beginners, and casual riders. Most rental PWCs are in this category because they're easy for beginners to get the hang of but still powerful enough to feel thrilling.

Rec-lite

Budget models comparable to recreation PWCs but with less powerful engines and lighter weight. They don't have as many features and may be less stable than their recreation-class cousins but can be a good entry point for curious buyers shopping for a first boat who aren't ready to commit to the cost of a full recreation model. Learn about the buying a boat for the first time and the best first boats to buy.

Other types of personal watercraft

Many manufacturers make more specialized or upgraded PWCs for specific use. Some of the most common are:

What are the different personal watercraft brands?

The personal watercraft market is dominated almost exclusively by three major brands: Kawasaki (Jet Ski), Yamaha (WaveRunner), and Bombardier (Sea-Doo).

Jet Ski vs. WaveRunner vs. Sea-Doo

All three manufacturers have product lines and histories that include other power sports offerings like motorcycles and ATVs. Kawasaki and Yamaha are Japanese companies, while Sea-Doo's base of operations is in Canada.

Kawasaki has a smaller catalog of models than the other two brands (e.g., eight models in the 2022 model year compared to Yamaha's 20 and Sea-Doo's 14). Kawasaki doesn't divide its products into categories, so you might want to know what features and performance specs you want before looking.

Other manufacturers include Polaris, Arctic Cat, and Honda. As in the automotive industry, some manufacturers have begun making all-electric vehicles. There are now electric PWCs from brands like Narke and Taiga if you're looking for a more environmentally friendly option when buying a jet ski or personal watercraft.

Do I need to insure my PWC?

The United States Coast Guard defines personal watercraft as vessels, so they must follow federal and state safety and boat insurance and personal watercraft insurance regulations. Some states require boat insurance, and the Coast Guard requires some amount of boating safety equipment for all vessels. Check your state's boat insurance requirements and boating laws to learn more.

What are Oklahoma's RV insurance requirements?

Class A, Class B, and Class C motorhomes can move under their own power. As such, the legal requirement for this kind of RV insurance in Oklahoma is the same as for regular cars, trucks, and vans in terms of liability coverage:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

The only time you don't need liability coverage for an RV is if it can't move under its own power - in other words, if it needs to be towed, like with a pop-up or travel trailer. The liability coverage on the policy for the vehicle that tows the trailer would cover the trailer, too. However, if you want comprehensive or collision coverage for the trailer, you have to get a separate RV insurance policy for that.

What is identity theft?

Identity theft refers to when personal data such as credit cards, bank account information, Social Security numbers, and contact details are criminally obtained for someone else's benefit. It can lead to significant financial loss, emotional distress, long-term effects to your credit, and more.

Your identity can be stolen over the phone, online, or even in person if you give the wrong individual your information. Plus, hackers are constantly working to find new ways to access personal data, so it's important to take measures to prevent identity theft.

How does identity theft insurance work?

Identity theft insurance is typically included as a part of an identity theft protection service. Identity theft insurance works by reimbursing you for covered expenses associated with restoring your identity. With Progressive ID Protection by IDnotify®, a part of Experian, you're covered for up to \$1 million with a \$0 deductible.*

A protection plan also alerts you about potential threats and breaches, and it provides one-on-one services to help you recover from identity theft. Find out what to do if you're a victim of identity theft.

What does identity theft protection cover?

Identity theft coverage and services vary by carrier and plan. The following are often provided by identity theft insurance and protection:

- ☐ Monitoring of credit and internet activity for signs of identity theft
- ☐ Services to protect and restore credit, resolve fraud cases, and reclaim identity
- ☐ Reimbursement for replacement costs of government-issued IDs, attorney fees, and additional expenses you may incur while recovering from identity theft

With IDnotify® through Progressive, an identity theft protection plan includes:

- ☐ Credit monitoring
- ☐ Internet surveillance
- ☐ Social Security number tracing
- ☐ Full-service restoration
- ☐ Up to \$1 million in ID theft insurance (\$0 deductible)*
- ☐ Monthly VantageScore® from Experian
- ☐ Lost wallet card cancellation and reordering

The Family Complete plan also includes child internet surveillance, child Social Security tracing, child ID restoration, and child identity theft insurance.

How much is identity theft insurance?

With IDnotify® through Progressive, identity theft insurance and protection starts at \$9.99 per month (plus applicable sales tax). Identity theft protection can be worth it for peace of mind – it can end up saving you from significant financial loss and the emotional distress of recovering your identity without professional help.

How to get identity theft insurance

IDnotify® plans through Progressive are offered in two packages: Complete and Family Complete. Find out which option is right for you and get identity theft protection today:

- ☐ Go online. Learn more about what IDnotify® offers and pick an ID theft protection plan.
- ☐ Call a rep. Call 1-866-362-1639 to talk with a licensed representative who can guide you through your options.

How can I get lower rates for RV insurance in Oklahoma?

Lower your cost for RV insurance in Oklahoma with the following Progressive discounts:

- ☐ Multi-policy discount: Bundling multiple Progressive policies can help you save.
 - ☐ Homeowner: Owning a home, condo, or single or double-wide will lower your rates even if you don't insure that home with Progressive.
 - ☐ Original owner: If you're the vehicle's first owner, you'll pay less to insure it.
 - ☐ Accident-free: A clean driving record for the last three years can lower your premium.
- Find out more about all the RV insurance discounts we offer.

How to get RV insurance in Oklahoma

Rental car insurance in Mexico

It's recommended to insure a car you rent in Mexico through the rental agency. Coverage for a few days is usually affordable, and driving in Mexico can be hazardous due to poor road conditions and unenforced traffic regulations, so consider purchasing the highest liability coverage you can afford.

How much does Mexico car insurance cost?

Temporary Mexico car insurance generally costs less than a standard policy in the U.S. Your Mexico car insurance cost will vary by insurer and be based on factors like your vehicle, how long you need coverage, and which coverages and limits you choose – much like standard car insurance cost factors. The cost per day of Mexican car insurance for tourists typically decreases the longer your Mexico trip is.

MexPro offers varying periods of coverage, from one day up to a year. If you're planning a short-term trip to Mexico, you can get insurance coverage for just the period you'll be in the country. However, if you frequently cross the border for work or to visit family, you might consider a yearly plan that will protect you anytime you drive into Mexico.

How much is Mexican car insurance at the border?

Mexican car insurance at the border is typically far more expensive than purchasing a temporary Mexico policy ahead of time. So while it may be possible to get coverage at the border, you can save money and the hassle of purchasing at the border by getting a Mexico auto insurance policy ahead of your trip.

What kind of coverage do I need in Mexico?

The only type of coverage you're legally required to have in Mexico is liability, and you'll need to get it through a specialized insurer. Progressive Mexico Auto Insurance by MexPro can help you get the coverage you need. Consider the Mexico equivalent of these additional auto coverages when buying car insurance for your Mexico trip:

- ☐ Collision
- ☐ Theft
- ☐ Travel assistance
- ☐ Medical payments
- ☐ Legal assistance
- ☐ Vandalism
- ☐ Roadside assistance

Some plans offer the option of repairing your vehicle in the United States if it's damaged in Mexico. This means the policy will cover additional labor costs associated with having your car repaired in the U.S.

Colorado RV insurance coverages

Bodily Injury and property damage liability coverage

Bodily injury coverage may pay for medical bills and legal fees if another person gets hurt in an accident and you're deemed at fault. Property damage coverage applies when you're at fault for damage to other vehicles or objects, such as buildings, road signs, and more. When choosing coverage limits, consider how much coverage you'll need to protect your assets in an incident.

Comprehensive and collision coverage

Even though comprehensive and collision coverages are not required by law, lenders may require you to carry them under the terms of an RV loan or lease.

Collision coverage protects your vehicle from damage that results from accidents, including collisions with other vehicles, objects like trees or road signs, or even accidents like rollovers that don't involve anyone else.

Comprehensive coverage may cover costs for repairing or replacing your RV when it is damaged by events beyond your control like vandalism, extreme weather, fire, and collisions with wild animals.

What if I live in my RV full-time?

When you live in an RV most or all of the time (six months of the year or more), you may need a level of insurance coverage that looks more like a homeowners insurance or renters insurance policy rather than a standard recreational Colorado RV insurance policy offers. Some differences in "full-time RV insurance " policies include:

- ☐ Medical payments: Medical payments coverage may pay for medical bills if someone hurts themselves in your RV or the area around it.
- ☐ Personal liability: Personal liability coverage may cover you if you're liable for another party's injuries or damages while your RV is parked.
- ☐ Loss assessment: This coverage may pay for costs to repair the property where your vehicle is parked.

Other RV coverages available in Colorado

There's a long list of RV insurance coverages available from Progressive to help suit your needs, including:

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or breaks down.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Total loss replacement helps to pay for the cost of a brand-new RV if yours is totaled in a covered incident.

Replacement cost/personal effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Pet coverage can pay up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Learn about all the available RV insurance coverages.

How much is RV insurance in Colorado?

Colorado RV insurance rates depend on many factors, such as:

Learn more about how RV insurance rates are calculated.

How can I get lower rates for RV insurance in Idaho?

Discounts like these may be available from Progressive and can make a difference:

Find out more about all the RV insurance discounts we offer.

How to get Idaho RV insurance

Arizona RV insurance coverages

Bodily Injury and property damage liability coverage

Liability coverage may pay for expenses if you're deemed at fault for an accident. These expenses can include medical bills, repair bills, and even legal fees. Despite what minimum coverage limits are available to you, you can choose higher limits depending on what would appropriately protect your assets in the event of an accident.

Comprehensive and collision coverage

Comprehensive and collision are two forms of physical damage coverage that, unlike liability, can pay for repairs to your own vehicle in the case of an accident, regardless of who's at fault. They aren't mandated by law but are typically required by lenders.

Collision coverage protects your vehicle from damage that results from accidents including collisions with other vehicles, objects like trees or road signs, or even accidents

like rollovers that don't involve anyone else.

Comprehensive coverage may help with costs to repair or replace your RV due to events outside of your control, such as: vandalism, extreme weather, fire, and collisions with wild animals that damage it.

What if I live in my RV full-time?

The typical Arizona RV insurance policy is a standard recreational policy. If you intend to live in your RV most or all of the time, you may need protections that go beyond what a recreational policy offers. Here's how full-time RV insurance policies differ from recreational policies:

- ☐ Personal liability: Personal liability coverage may cover you if you're liable for another party's injuries or damages while your RV is parked.
- ☐ Loss assessment: This coverage may pay for costs to repair the property where your vehicle is parked.
- ☐ Medical payments: Medical payments coverage may pay for medical bills if someone hurts themselves in your RV or the area around it.

Other RV coverages available in Arizona

With Progressive you can customize your RV coverage to create the policy that's right for you, with optional coverages like:

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Total loss replacement helps pay for the cost of a brand-new RV if yours is totaled in a covered incident.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Roof Protection Plus[®] can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Replacement cost/personal effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Learn about all the available RV insurance coverages.

How much is RV insurance in Arizona?

Many factors go into determining the cost of Arizona RV insurance rates, including (but not limited to) the following:

Learn more about how RV insurance rates are calculated.

What's included in an Oklahoma RV insurance policy?

Bodily injury and property damage liability coverage

Liability coverage can pay for damages you cause to others if you're at fault for an accident. Bodily injury pays for medical bills, and property damage liability pays for damage you cause to someone else's property.

Comprehensive and collision coverage

Comprehensive and collision are generally optional coverages, but if you're leasing your RV or paying off a loan for it, your lender may require one or both.

Comprehensive coverage may pay for repairs when forces beyond your control damage your RV, including theft, vandalism, animal collision, severe weather, fire, and glass breakage.

Collision coverage, may pay to repair damage from accidents, including collisions with other vehicles and objects like trees or road signs.

What if I live in my RV full-time?

Full-time RV insurance policies are different from standard recreational policies, so when you're shopping for Oklahoma RV insurance, be sure to specify whether you plan to live in your RV most or all of the time. These are some of the key differences between recreational and full-time policies:

- ☐ Loss assessment: This coverage may pay for costs to repair the property where your vehicle is parked.
- ☐ Medical payments: Medical coverage may pay for medical bills if someone hurts themselves in your RV or the surrounding area.
- ☐ Personal liability: The required minimum liability coverage only protects your RV while driving. If you live in your RV, full-time insurance may pay for damage you cause others while the RV is parked.

Other RV coverages available in Oklahoma

Progressive lets you customize your RV insurance with a range of optional coverages such as:

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Replacement cost/personal effects can help you repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Total loss replacement pays for the cost of a brand-new RV if yours is totaled in a covered incident.

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're over 50 miles from home.

Learn about all the available RV insurance coverages.

How much is RV insurance in Oklahoma?

Oklahoma RV insurance rates are based on many factors, such as:

Learn more about how RV insurance rates are calculated.

Should I buy an electric car?

Before deciding to purchase an electric vehicle (EV), consider key factors such as the overall cost, how and where you'll be charging it, the vehicle's range, and the driving experience. The car's effect on the environment might also be a consideration.

How much does an electric car cost?

Electric vehicles generally have a higher price tag than gas-powered ones, but the price has been dropping in recent years. According to Kelley Blue Book, the average cost of a new vehicle in the U.S. was nearly \$41,000 in April 2021, while the average cost for an EV was \$51,000, not including tax incentives and rebates.

Other factors influence the cost of buying and owning an EV, including:

- ☐ Rebates & tax incentives: Federal, state, local, and utility incentives can lower an electric vehicle's overall cost.
- ☐ Fueling costs: Prices at the pump vary, but an American driver spends \$2,000 to \$4,000 on gas each year. A new home charging station costs \$1,000 to \$2,500, including installation, while charging up at home runs about \$500 annually. Plus, using a public charging station tends to cost less than filling up at a gas station.
- ☐ Insurance rates: Since EVs tend to cost more than gas-powered cars, coverage for physical damage may also cost more.
- ☐ Maintenance needs: EVs require less maintenance, which could save you more in the long run.

If purchasing a new electric car is outside of your budget, leasing one may be more affordable. Some leasing companies even pass on the savings from their tax credit to their customers. Buying a used EV could be an option too since most depreciate faster than gas-powered cars. Learn about the difference between hybrid cars and electric cars and the cost to insure an electric vehicle.

How you're covered

Arizona doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Arizona

Despite its proximity to California, Arizonans generally don't have to worry about earthquakes. Like its neighbor to the west, however, wildfires and extreme temperatures can be sources of significant damage to Arizona homes. Your home insurance policy may cover damage to your home's structure and belongings caused by certain severe weather perils, up to your policy's limits.

How does burial insurance work?

You simply choose the amount of coverage you want and determine who will be the beneficiary upon your death. The beneficiary should contact the insurance company to begin the claims process as soon as possible following the death of the insured. The

beneficiary may be required to provide identification along with a claims form, as well as a certified copy of the death certificate.

What does a funeral insurance policy cover?

Final expense insurance is designed to cover the costs your loved ones will face in the event of your death, but there are no restrictions on how the payout can be used. Your beneficiaries might choose to use your burial insurance payout for:

- ☐ Funeral arrangements, including viewing and service
- ☐ Burial costs, including interment
- ☐ Cremation costs
- ☐ Medical bills
- ☐ Outstanding debt
- ☐ Legal costs

Given the lower coverage amount, there may not be much, or any, of your death benefit left after your beneficiaries have used it to pay your end-of-life expenses. If you wish to leave behind a more substantial sum, consider a policy that can hold more significant value, like a traditional whole life policy .

Planning ahead can make your end-of-life arrangements less stressful for you and your loved ones. Use our burial and final expense calculator to help estimate the cost of your funeral and burial services.

How much does burial insurance cost?

Burial insurance is often considered one of the more affordable types of life insurance available, even for older applicants, due in part to its lower coverage amounts. In terms of burial insurance cost, final expense life insurance rates start at just \$53 a month with coverage amounts from \$5,000 to \$35,000 with eFinancial, and premiums can be paid monthly or annually.

Who can get a funeral insurance policy?

Coverage is typically available for those between the ages of 50 and 85. One of the benefits of funeral insurance is that it doesn't require a medical exam to qualify.

Depending on the type of policy you pursue, even those without health insurance or who

have a pre-existing condition can usually obtain a policy.

What types of burial insurance are available?

There are several types of policies to consider:

Simplified issue: The insurer will evaluate your health based on a series of medical history questions, but a medical exam is not required. Certain factors may result in being denied a policy, such as pre-existing conditions, smoking, or risky activities.

Guaranteed issue: You won't need to answer any medical questions or take an exam. However, because this type of policy brings more risk to the insurer, your cost will likely be significantly higher. This policy may also have the provision of modified benefits – meaning the full death benefit won't be available until the policy has been in effect for a certain period of time, typically 24 or 36 months. If you were to pass away due to natural causes before this waiting period, your beneficiaries would only receive a limited portion of the payout. Full benefits are typically paid in the event of accidental death.

Pre-need insurance: This type of policy involves a contract with your funeral service provider. The agreement includes specific products and services you select through the funeral provider, and the policy's payout goes directly to them rather than individual beneficiaries you'd select.

Is burial insurance worth it?

According to the National Funeral Directors Association, the median cost of a funeral in 2019 was \$7,640. So if you're on a tight budget and can't afford a standard life insurance policy, funeral insurance can provide you with the coverage you need to handle major end-of-life expenses. However, if you already have savings set aside for your end-of-life expenses and you want an affordable policy designed to support your loved ones if you die unexpectedly, a term life insurance policy may be more suitable than burial insurance.

Does term life insurance cover funeral costs?

A term life insurance payout can cover whatever your beneficiaries decide to use it for, including your existing debts and funeral costs. So if you already have a term policy large enough to cover your final expenses, you may not need a separate funeral insurance policy. However, term life insurance will expire if you outlive the policy's term. Burial

insurance is typically a whole life policy that lasts until you pass away. If you want to make sure your funeral costs are covered no matter when you die, a burial insurance policy can make more sense than a term life policy. You might also consider purchasing both – a term life policy to replace your income if you die before retirement, and a burial policy to cover your final expenses, no matter when you die.

Ways to reduce car payments before you buy

The best time to lock in a low payment is before taking out an auto loan. According to Consumer Reports, the average monthly payment on a new car loan is \$600 – up 25% in the last 10 years. A payment that high can make a serious dent in your budget. Here are some tips to help keep your payments as low as possible.

Compare multiple loan offers

Financing your purchase through the dealership is easy, convenient, and quicker than shopping around for other offers, but it may not be your best bet. Interest rates vary significantly from lender to lender. Comparing multiple loan offers from different lenders can help ensure you get the lowest rate possible. If you accept the first offer you receive, you could be paying more than you need to.

Our car loan calculator can help you compare offers and see what your monthly payment would be.

Buy a lower-priced vehicle

If buying the car of your dreams means stretching your budget so thin it jeopardizes your financial health, consider borrowing less to buy a lower priced vehicle. If you've got your heart set on a specific make and model, buying a used version of the same car may be better for your wallet than buying new. Learn more about tips for buying a used car.

Improve your credit

Your credit score is a key factor lenders use to determine interest rates. People with higher credit scores typically qualify for lower rates than people with lower scores. If you have a lower credit score, taking the time to improve it may help you qualify for a lower rate, reducing your monthly payment.

Make a larger down payment

The larger your loan, the higher your monthly payment will be. You can reduce the amount you need to borrow by increasing your down payment. If you can't afford to make a large down payment, consider saving up before purchasing your next vehicle.

[Learn more about down payments on a car.](#)

Extend your loan term

A longer loan term will result in a lower monthly payment, but you'll pay more in interest over the life of the loan. For example, if you get a \$25,000 loan with a 3.5% interest rate for 48 months, your monthly payment will be \$559, and you'll pay a total of \$1,827 in interest. If you extend the loan term to 72 months, it will reduce your monthly payment to \$385, but you'll pay \$2,753 in interest.

Extending your loan term also increases your risk of becoming upside-down on your loan since most cars decrease in value over time. If you're in an accident, the insurance company will only pay up to the car's actual cash value at the time of the incident (unless you have gap insurance or loan/lease payoff coverage). If your car is totaled, and you owe more than it's worth, you'll be responsible for paying the lender the difference between your loan balance and the value of your car.

How to get a lower car payment after your purchase

One of the simplest and most effective ways to reduce your monthly payments is to refinance your car loan – if you can qualify for a new one. If you didn't compare multiple offers or your credit has improved since you got your current loan, you may be able to get a lower interest rate by refinancing, which will reduce your monthly payments.

Extending your loan term will also lower your payments, but it's risky because it increases the

chance you'll become upside down on your loan and owe more than the car's worth. You'll also pay more in interest over the life of the loan than you would with a shorter loan term.

How to lower your car payment without refinancing

If you don't want to refinance your existing loan but still want to lower your monthly

payments, you have a couple of options.

- ☐ Talk to your lender: If you're struggling to make your payments because of financial hardship, get in touch with your lender right away. They may be able to make your payments more manageable by reducing your interest rate, deferring payments, or extending your loan term.
- ☐ Trade in your current vehicle: If you bought a car you can't afford, or your financial situation has changed since your purchase, consider trading in your car for a less expensive one.

How do I start tracing the history of my classic car?

As you build a classic car history report, start by talking to any previous owners and even fans of your car. First-hand knowledge of your vehicle or its make and model may help narrow down the rest of your research process.

If you identify the classic car's VIN, you can start researching your classic car VIN history. However, VINs weren't standardized in the U.S. until 1981. Starting in the mid-1950s, auto manufacturers made up their own VINs. And prior to the mid-50s, the closest thing to a VIN was an identification or serial number stamped on major parts like the engine block. There was nothing to stop manufacturers from using the same identification number, so tracking classic car history by VIN isn't as simple as it is for modern vehicles.

Tips for buying a used motorcycle from a dealer

When you're buying a used motorcycle from a dealer, know the proper way to negotiate to help you save money. The most important thing to keep in mind is the value of the motorcycle you're buying. If you're interested in a common model, prices will be much lower than if you're looking for a limited-run model. Learn more about buying a new or used motorcycle and what to look for when buying a used motorcycle.

On the other hand, if you know the value of a motorcycle is lower than what the dealer is asking, use that to your advantage. It would help if you also had some idea of the value of modifications. A motorcycle with several replacement parts might lose value for not being authentic, but it may also be more valuable because of the modifications.

Make an offer as low as possible that is still reasonable. You want the dealer to take you seriously, so going too low can work against you. However, if you can back up the reasons for a lower offer, the dealer might be willing to work with you. Be prepared to make several

different offers before you come to a price that both parties agree on.

Tips for buying a new motorcycle from a dealer

When you're buying a new motorcycle from a dealer, your first instinct will be to check out the ones that hold the most appeal to you, either for their design, their speed, or some other factor. Once you find a motorcycle that catches your eye, research motorcycle insurance cost. Two motorcycles may cost the same to buy, but one might cost significantly more to insure.

Don't wait until you've purchased a motorcycle to research what it will cost to insure. Calculate the cost of motorcycle insurance along with your monthly payments to determine whether you can afford a bike. You should also consider what type of insurance and the motorcycle insurance coverages and limits you will need to carry. If you finance the motorcycle, the cost of insurance will play a role in what you can afford.

After you've decided on cost, think about features. Ask yourself what you need in a motorcycle. Consult a motorcycle buying guide to help you sort through the wide variety of bikes available. If you're on the shorter side, find out whether the handlebars are comfortable to hold and if they're adjustable. Feel how heavy the bike is and test out how easy or difficult it is to shift gears. Don't be afraid to ask questions of the salesperson.

Not every dealer offers test drives, but take advantage if they do. There is no better way to determine whether a motorcycle is a good fit for you than to take it for a spin. If you can't take it for a test ride, make sure to sit on it and get a feel for its weight. Ask the salesperson to show you how the motorcycle works.

How to insure your new motorcycle with Progressive

Your life insurance company can help you determine exactly what qualifies you to take out a policy on your parent(s) and how you should provide proof. However, it would likely be easier for your parents to take out a life insurance policy themselves and name you as the life insurance beneficiary, if they're able. They'll need to go through a similar application without the added qualification of proving your insurable interest in them.

What else do I need to do to buy a life insurance policy for my parents?

You'll need consent from your parents before you purchase a life insurance policy on

them. They will need to be legally competent to provide such consent. During the application, you'll also need to provide their Social Security number, name, and address.

Depending on the life insurance company and the types of life insurance plans you hope to purchase, your parents may be required to undergo a medical exam. The results of that exam will be shared with the life insurance company, and the insurer will use that information to determine your life insurance options, including the following:

- ☐ The type of life insurance: If your parents are younger and healthier, the full range of life insurance policy options may be available. That includes term life, whole or universal life, and final expense policies.
- ☐ Death benefit amount: With older parents who aren't in good health, your possible death benefit will be smaller. You may be limited to the amount equal to your insurable interest. For younger and healthier parents, you may qualify for policies with a larger death benefit.
- ☐ Policy cost: Your life insurance cost will generally go up the older and less healthy your parents are when you apply. The rate won't factor in your age or health; it's only affected by the person being insured.

Learn more about term life insurance, whole life insurance and universal life insurance policies.

What is a sinkhole?

Generally, a sinkhole is an area of the ground where moving water dissolves away rock, causing cracks and pores in the bedrock to get bigger. Over time, these cracks may form large cavities or caves that allow water to pool beneath the surface. This, in turn, weakens the structure below the earth's surface, and eventually leads to the ground collapsing in on itself, creating a sinkhole.

Sinkholes may vary in size and shape ranging from a few feet wide to hundreds of acres, and their depth may range from less than a foot to over 100 feet deep. If a sinkhole is not repaired properly, it may cause catastrophic damage to a home in a short period of time.

How at risk am I for sinkhole damage?

The risk of a sinkhole developing on your property is low when compared to other natural disasters, but they may occur. According to the United States Geological Survey (USGS), the states where sinkholes are more common include:

- ☐ Alabama
- ☐ Florida
- ☐ Kentucky
- ☐ Missouri
- ☐ Pennsylvania
- ☐ Tennessee
- ☐ Texas

What type of sinkhole insurance coverage can I get?

Standard homeowners insurance policies typically exclude home insurance coverage for earth movement, such as mudslides, earthquakes, and sinkholes. However, you may be able to add sinkhole insurance coverage to your homeowners policy. This is an endorsement or rider that may be added to your current policy that extends coverage to include damage from sinkholes. Your sinkhole coverage may extend to personal property located within your damaged dwelling at the time of the loss.

Sinkhole coverage may help pay to repair or rebuild your home if it's damaged by a sinkhole, up to your coverage limit. This may include repairing your home's foundation and stabilizing the land it sits on to ensure the sinkhole issue gets resolved.

To file a claim, you must prove that your home has sustained structural damage or is in danger of collapse due to a sinkhole. This coverage may also extend to other structures on your premises.

What does homeowners insurance cover for plumbing-related issues?

Your homeowners insurance may cover sudden and accidental losses when the damage is caused by your plumbing. This can include walls, floors, carpeting, furnishings, and electronic equipment. Your homeowners policy may cover mold and mildew cleanup in this scenario as well.

If the damage is caused by someone else – such as a neighbor's plumbing spilling onto your property or a contractor causing water damage by incorrectly installing a washing machine – their insurance may be responsible for covering the cost of repairs. However, you may have to initially pay out of pocket until the claims process is completed. You should then get reimbursed by the neighbor's or the contractor's insurance.

Which plumbing problems aren't covered by homeowners insurance?

- ☐ **Wear and tear:** As a homeowner, you're responsible for everyday wear and tear on your pipes. If you suffer damage due to improper maintenance, such as failing to fix a pipe you know is leaking, your insurer could deny your claim.
- ☐ **Negligence:** Suppose you go away on vacation during a cold spell and shut off your heat. If a pipe freezes and bursts while you're away, your insurer may declare this to be a negligent act for failing to take necessary precautions and deny your claim. Frozen pipes are a common occurrence, but you must take appropriate steps to prevent a loss from occurring.
- ☐ **Sewer backups:** Most homeowners insurance policies also won't cover sewage backup. Ask your insurer about optional coverages that can protect against sewage backups and sump pump failures.
- ☐ **Flooding:** Homeowners insurance may cover you for water damage caused by failed plumbing, but it doesn't cover flood damage caused by excess rainfall. If you live in a high-risk flood area, you should discuss your options to invest in a separate flood insurance policy with your agent or carrier.

How does home insurance cover plumbing damage?

Plumbing damage and related expenses are covered under a few different homeowners insurance coverages:

- ☐ **Dwelling coverage** protects the structure of your home, as well as appliances within the home, such as the water heater. It may also cover damage to pipes, ceiling repairs, and other related areas.
- ☐ **Personal property coverage** covers damages to your personal belongings, including electronics, rugs, and furnishings.
- ☐ **Other structures coverage** provides protection for detached buildings such as guest houses or detached garages that may suffer damage due to plumbing problems.
- ☐ **Loss-of-use coverage** may reimburse you for hotel and food expenses if you can't stay in your home while the repairs are taking place.
- ☐ **Personal liability coverage** helps cover costs to a neighbor's property if your plumbing issues cause them damage.

How can you reduce the risk of plumbing problems?

There are proactive steps you can take to reduce the risk of major plumbing problems:

- ☐ Have your pipes inspected annually: A professional plumber can determine whether any pipes have damage or where a leak is likely to occur and repair a potential problem before it starts. A plumber can also tell you whether your pipes need replacements. Many homes built from the late 1970s through the 1990s have polybutylene piping, which is known for being faulty and would likely need to be replaced.
- ☐ Invest in a water monitor: These devices attach to the pipes in your home and can alert you to drops in water pressure, which often signal a leak somewhere within the home. If caught early, leaks may be easier to repair.
- ☐ Ensure your pipes are properly insulated: This is especially important if you live in an older home and in a colder climate.
- ☐ Be careful what you flush: This simple step can avoid clogs in your plumbing system that could lead to costly sewage issues.

Home buying mistakes and how to avoid them

Ignoring your credit reports

One of the most common first-time homebuyer mistakes happens when buyers shop for houses before checking their credit reports. Home lenders check credit to qualify you for a loan and determine your interest rate. Errors in your credit report can lower your credit score and increase the cost of your home loan.

You can request free copies of your credit reports from the three major credit bureaus (Equifax, Experian, and TransUnion). You can get a free copy of each report once every 12 months. You can review them carefully to make sure they're accurate. If there are any issues, file a dispute to get them corrected as soon as possible.

Don't make any major changes to your credit between getting preapproved for a home loan and the loan closing. Lenders check your credit at both points. If they see newly opened or closed accounts or additional large purchases, your home loan could be in jeopardy.

Not shopping around for the best preapproval rate for your home loan

Many first-time homebuyers make the mistake of searching for and finding what they think will be the perfect home and putting an offer on it, only to lose out because their financing isn't in place. Home sellers and their real estate agents typically prioritize offers made by preapproved buyers. Preapproved buyers provide a higher level of assurance that a sale

will go through than a buyer with no preapproval.

After making sure your credit reports are accurate, get preapproval quotes from multiple mortgage lenders. The credit bureaus usually count multiple similar inquiries within a short period as one inquiry, so this should only have a minimal effect on your credit score. This may be one of the biggest cost-saving tips for first-time home buyers.

Not learning about down payment options

The classic school of home buying thought was that you had to put at least 20% down. You shouldn't pay any points (an additional fee in exchange for a lower interest rate) at closing. However, depending on the loan, you may have the option to purchase a home with a lower down payment. Consider how much of a down payment you can afford and whether the extra money upfront will benefit your monthly mortgage payment.

Understand that with a down payment of less than 20%, you may have to pay for private mortgage insurance (PMI). However, there are some government and first-time homebuyer programs that may eliminate that requirement for you. Learn more about closing costs when buying a home.

Not working with a real estate agent

When you contact a real estate agent about a house they've listed, they're working on behalf of the seller. A buyer's agent, or buyer's broker, is simply a real estate agent who agrees to represent you as the buyer and works to secure the best deal possible on your behalf. And there's no additional cost to you.

Check with friends, colleagues, and other sources you trust for a buyer's agent. One additional first-time home buyer tip: Ask your agent how they'll handle a situation where the seller's agent works in the same agency. You want to feel confident that your agent is protecting your interests.

Failing to budget beyond your monthly mortgage payment

It's easier than ever to find a mortgage calculator online, plug in a few numbers, and come up with an estimated monthly payment. Remember that these calculators may not account for other expenses that come with owning a home, including things like:

When you consider what to look for when buying a house, include all the expenses of

owning a home – not just the mortgage payment. Learn more about the average cost of homeowners insurance and use our home affordability calculator to calculate monthly payments and see how much you can afford.

Where do I find my classic car VIN?

There are multiple places to look for the VIN or its equivalent on the car itself and in paperwork related to the car.

Finding the VIN on a classic car

Most VINs for classic cars can be found in one (or more) of these locations:

Do I need flood insurance?

As a condition of the loan, your mortgage lender may require you to purchase a flood policy if you live in a high-risk area. Otherwise, you're not required by law to purchase one. FEMA estimates that an inch of water could cause \$25,000 of damage to your home.

Even if you don't live in a high-risk flood zone, heavy rain, melting snow, and severe coastal weather may cause flooding. Moreover, 20% of flood claims come from low- or medium-risk areas – so flood insurance is often an important safeguard for many homeowners living near a river or body of water.

Renters insurance and flood damage

Renters insurance policies won't cover damage resulting from a flood. To protect your personal property against flood damage, you'll need a separate flood insurance policy. However, you'll only need to cover your belongings on your flood policy and not the actual residence. It is your landlord's responsibility to insure the structure you live in.

Car insurance and flood damage

If you carry comprehensive coverage on a car damaged from flooding, your auto insurance policy may pay to repair or replace your vehicle. A deductible typically applies.

What is a home insurance inspection?

The insurance inspection could be as simple as a qualified inspector driving by your home and checking your property's exterior. Or, it could entail an in-person visit to your home, which typically takes place within a few weeks after your policy begins. You'll be covered under a tentative policy in the interim if your insurer makes any adjustments to the plan based on the inspection results. If an interior inspection is necessary, the inspector will concentrate on the electrical, plumbing, and HVAC systems. They may also check safety features such as smoke alarms, fire extinguishers, and anti-theft devices.

When is an inspection required for homeowners insurance?

Home insurance inspections aren't always essential and are done at your insurer's discretion. However, certain situations may make an insurance inspection necessary, such as:

- ☐ You live in an older home
- ☐ You're switching insurance companies
- ☐ The insurer can't determine the replacement value of certain items
- ☐ You haven't had an inspection in the past decade

How do you prepare for a home insurance inspection?

The insurance inspector may or may not give notice before arriving. If your home is in a gated community or considered high value (which requires an interior inspection), the inspector will give notice so you can let the inspector in. If you don't cooperate with the process, the insurance company can cancel your policy or opt not to renew it.

Here are steps you can take in preparation for a homeowners insurance inspection:

- ☐ Basement: Look for cracks in the home foundation, and signs of mold, mildew, or water damage
- ☐ Attic: Check for water damage and indications of insects or rodents
- ☐ Roof: Remove debris, replace missing shingles, and examine chimney for cracks or missing bricks
- ☐ Gutters: Clean out waste and make sure all units are securely attached
- ☐ Doors and windows: Test locks on all doors and windows, and check that no seals are broken
- ☐ Walls and ceilings: Examine for any cracks, stains, and water damage

- ☐ Safety: Test all smoke and carbon monoxide detectors, and check expiration dates on fire extinguishers
- ☐ Systems: Inspect and correct any outstanding plumbing, electrical, and HVAC issues

What does a home insurance inspector look for?

In addition to the critical areas – electrical, plumbing, roof and structure, and HVAC – the inspector may also search for any potential red flags that might increase your chances of filing a claim. This also applies to inspectors who perform full buyer inspections. At the highest level, your home's structure should be free of visible signs of damage, and any potential safety risks should be eliminated. The outside of your home is just as important as the structure itself. For instance, cracked steps or walkways could increase the chance of an injury on your property and a potential liability claim.

Typical details the home inspector may zero in on include:

- ☐ Water damage
- ☐ Structural cracks
- ☐ Rot or decay
- ☐ Animal or insect infestation
- ☐ Mold or mildew
- ☐ Inadequate ventilation

The inspector may also verify items that can earn you discounts on your home insurance policy such as a home security system or if you live in a secure, gated community.

What can I expect after my home insurance inspection?

Once your insurance inspection is complete, your insurer will evaluate the results and determine whether any changes to your home insurance policy are required. Insurance underwriting inspections will result in one of three outcomes: your insurer will continue your policy as is, modify it, or cancel it.

Can my home insurance rate change after an inspection?

Your rate may change after insurance inspection results are evaluated. You may see an increase in your rate if your insurer discovers additional liabilities that weren't considered in the initial policy, home characteristics that differ from those listed on the application, or if the replacement value is higher than initially anticipated. On the other hand, if you made

home improvements such as replacing a roof, your insurer may lower your rate.

Can my homeowners insurance be canceled after an inspection?

There's the possibility your insurance could be canceled if significant issues crop up, such as a safety hazard or a roof that needs replacement. In many instances, your insurance provider will allow you to fix the outstanding problems within a specified period.

However, if you don't provide proof that these issues have been remedied before the deadline, your insurer may decide to issue a notice of cancellation. That means your policy will be canceled on a specific date due to the outcome of your home insurance inspection.

What if my policy was canceled due to a failed inspection?

Being proactive before purchasing a homeowners insurance policy by knowing what to look for in a home inspection and addressing any potential issues up front can help avoid this. However, if your inspection fails, there are steps you can take to avoid having your policy lapse, such as making any repairs suggested by the inspector. It's possible to apply for another home insurance policy after your insurer has sent you a notice of cancellation or non-renewal due to a failed homeowners insurance inspection. Be sure to find another insurance company to continue the coverage before the policy is officially canceled, or you risk being uninsured for a period of time.

Keep in mind that any new insurer will likely want to conduct a home insurance inspection of their own. The same issues that caused your policy to be canceled are apt to resurface, so it's best to immediately address these problems.

What impacts ATV insurance cost?

ATV insurance cost and rates depend on various factors, especially the extent of motorcycle insurance coverage you opt for depending on your state's minimum coverage requirements. For example, a basic policy with just bodily injury liability and property damage liability may be the least expensive option, but if you want comprehensive coverage or collision coverage, you'll have to add them to your policy for an additional cost. On top of the coverage options, the rate of insurance for your ATV will also depend on make and model, location, experience and driving history.

The vehicle's make and model

How fast your off-road vehicle can go, the size of the engine, and how easy it is to replace the parts are just a handful of things that can affect the cost of insurance.

Your location

Your ZIP code will help determine the insurance cost of your quad. That's because states have different minimum coverage requirements, and some neighborhoods may see more theft than others. The average distance you plan to drive the vehicle per year (e.g., taking it out once every few weeks versus driving it daily) can also factor into the cost of your policy.

Your experience

ATV insurance rates will differ depending on your amount of riding experience. New riders, or experienced riders with new vehicles, are more likely to have accidents than riders who are very familiar with their vehicle, and thus have a higher insurance cost.

Your driving history

If you're a responsible driver with no accidents or cited violations on your recent record (the past three to five years), your insurance rate may be lower.

Things you can do before a hurricane arrives

Depending on the type of home you own and its surroundings, some of the steps you may want to take when preparing your home for a hurricane – particularly when a storm is already developing –include:

- ☐ Protect doors and windows. Installing storm shutters or plywood over windows and doors may help limit storm damage.
- ☐ Secure loose objects. A hurricane's strong winds can send objects flying at high speeds. If an outdoor object isn't anchored in some way, it should be brought indoors or stored securely in some manner to prevent damage.
- ☐ Fill tubs and freeze bags of water. A big storm can knock out your water supply. Filling tubs with water ensures you'll be able to flush toilets after the storm. Another good idea is to fill quart-size bags with water and freeze them. It will keep your perishables cold for a while if you lose power and provide safe drinking water.

☐ Make an emergency kit. Pack a waterproof tote with things like your insurance papers, medicines, and other personal items like a first aid kit, flashlights, batteries, water, nonperishable foods, and so forth. You may also want to gather wrenches (to turn off broken gas or water utility lines), fire extinguishers, and a hand-cranked radio in case you lose power and cell phone service.

Understand how home insurance covers damage from a hurricane

Homeowners policies often cover damage from windstorms, including hurricanes. However, your homeowners insurance policy may have a separate deductible related to hurricane damage. The amount of your "hurricane deductible" may be higher than the standard home insurance deductible on your policy and could even be a percentage of one of your coverage limits, instead of a flat dollar amount.

Note that not all homeowners policies will cover damage from hurricanes, especially if your home is in an area at risk for windstorms. Consult with your insurer to find out if windstorms, including hurricanes, are a covered peril on your policy. Learn more about how home insurance covers hurricanes.

Modernizing classic cars

If you're thinking about updating a classic car with modern technology, start by asking yourself how you plan to use the car once the upgrades are complete. Do you plan to exhibit your vehicle at car shows or competitions? If so, know the rules for the events you plan to enter – you might be restricted to upgrades that won't be visible to a judge's eye. There may be exceptions for certain safety items, like seat belts, if they're designed to match the look and feel of the car.

If you won't be showing and competing, make sure any modifications will make or keep your car street-legal and safe.

Considering purchasing a classic car to modernize? Learn about how to shop for classic cars.

How do I begin modernizing old cars?

Unless you're especially auto-upgrade savvy, consider hiring a professional to help with the modern upgrades for your classic car, depending on the type of work you need done. You generally have three options for professional car upgrades:

- ☐ **Trusted mechanics:** Rely on a trusted mechanic for the safety and performance items. Make sure you talk through the work you'd like done and any restrictions for the upgrades you want. If they can't help with what you want, they may recommend other shops who can.
- ☐ **Customizers:** Customizers specialize in accessories, appearance, and comfort items. Use a customizer if you simply need help making your classic car look great while you're out on the road.
- ☐ **Resto-mod companies:** The most expensive option out there, resto-mod companies specialize in sourcing and working on classic cars to extensively upgrade them while maintaining their classic appearance. Use a resto-mod company to help you find a version of the classic car you want, clean it up, and add modern components.

What are some common classic car upgrades?

Classic car upgrades can range from simple safety additions to environmental upgrades to full engine replacements. Here are some common upgrades to consider for your modernized classic:

- ☐ **Tires:** Modern tires are safer and last longer, and they can help make your car more fuel-efficient.
- ☐ **Brakes:** Old-school drum brakes with a single master cylinder have given way to disc brakes with dual master cylinders, a more effective and safe braking system.
- ☐ **Lights:** Upgraded turn signal lights and modern halogen or LED lights can be worked into a classic design.
- ☐ **Backup camera:** They're small, wireless, and may even be easily removed if you're having your car judged at a show.
- ☐ **Steering:** "Power" steering in the old days was all in the arms and shoulders. Nowadays, electric power steering units can assist and are more straightforward than installing a hydraulic system.
- ☐ **Seat belts:** For obvious safety reasons. Depending on your classic car, you may even be able to get creative with harnesses.
- ☐ **Audio:** It's now possible to get Bluetooth-enabled car radios with an old-school appearance that fits right into a classic car. Depending on how seriously you take your tunes, you can also upgrade your speaker system using replicas of the car's original speaker covers.

How is insurance affected by classic cars with modern technology?

Make sure your classic car insurer knows about any modern upgrades on your classic, as modern features might affect how the insurer classifies your car. Progressive classic car insurance by Hagerty offers insurance for modified vehicles, including:

- ☐ Hot rods, street rods, resto-mods, kit cars/replicas, pro-street, cobra replicas, low riders, tuners, and more
- ☐ Classics with significant performance increases
- ☐ Classics with structural alterations to body/chassis/frame
- ☐ Classics with custom paint jobs worth \$10,000 or more

In addition to the standard coverages for your modified classic, Hagerty offers optional coverage for spare parts, automotive tools, autoabilia, and more. You can even get an increasing limit while your car is being modernized. Learn more about what classic car insurance covers.

Plus, joining the Hagerty Drivers Club gives you access to Ask Hagerty Expert Service for technical advice, shop referrals, and parts locators that might be helpful in building a resto-mod car.

Instant term life insurance application requirements

When you apply for a life insurance policy that's issued instantly, the insurer will evaluate your risk quickly by asking questions via an online form. Requirements will differ by insurer but may include the following:

- ☐ Health: You'll be asked if you have a history of certain medical issues (such as cancer, diabetes, or COPD), and you may be asked to provide details about your recent health.
- ☐ Smoker status: Smoking might disqualify you from instant life insurance, but if that's the case, there are other life insurance options for smokers.
- ☐ Life insurance history: You may be asked if you've been denied by a life insurer before or if you have other life policies.
- ☐ Personal information: The company will need details like your name, birthdate, height and weight, Social Security number, and citizenship to evaluate your application and issue a policy.

Depending on the insurer, you should have a decision emailed to you shortly after you submit your completed application. If your application is denied, the insurer may refer you to other life insurance types. Evaluating an instant life insurance application usually involves running your information through an algorithm that simplifies risk analysis, so don't let a denial stop you from shopping around for life insurance. Always be honest in a life insurance application, as lying or withholding requested information could be considered life insurance fraud.

Instant life insurance vs. simplified issue

Simplified issue life insurance can be obtained quickly and without an exam, so it might be considered a type of instant life insurance. However, many simplified issue policies tend to be more expensive than traditionally underwritten policies, while instant life insurance may be more affordable due to their requirements for applicants.

How to get instant life insurance

Progressive Life by Fidelity Life offers instant term life insurance policies, like RAPIDecision® Life and RAPIDecision Life OneSM. Get a quote today to compare your coverage options and rates.

Online

You'll be asked questions, and then you'll choose your coverage amount and more. Get a life insurance quote.

Call a rep

You'll speak with a licensed representative who will guide you through everything. Call 1-866-912-2477.

Does homeowners insurance cover tree damage?

Homeowners insurance may pay for damage to your belongings, home, or other structures on your property (garage, deck, shed, fence, etc.) minus your homeowners insurance deductible, if a tree falls on your house. Plus, it may pay for tree removal and cleanup. If the damage is severe, you should submit a property insurance claim as soon as possible, making sure to take pictures of the damage. Learn more about how homeowners insurance works and what homeowners insurance covers.

If a tree falls on your car, your auto insurance can pay for the damages if you have comprehensive car insurance coverage. This optional coverage pays for events out of your control, such as falling trees, hail, and vandalism.

Does home insurance cover tree removal?

Your home insurance company will not help remove a dangerous, diseased, or dying tree from your property, but it will typically cover cleanup and tree removal if a tree falls on your house or on your property as a result of certain limited covered perils and is blocking your driveway or meets other requirements.

If you hire a tree removal company and they cause damage to your property while removing a tree, the tree removal company's insurance may cover the cost of damages. Before hiring a tree removal service, be sure to ask for proof of insurance, specifically general liability insurance. If they aren't insured and cause damage, you may have to pursue legal action to get them to pay for the damages.

What if a neighbor's tree fell on my house?

If a neighbor's tree falls on your house, your homeowners insurance may cover the damage if the tree fell as a result of a covered peril and is blocking your driveway or meets other requirements. However, if it's clear that the tree is dead or rotting and your neighbor was negligent, their insurance company should cover the damage.

Keep in mind that negligence can sometimes be difficult to prove. Your case will be stronger if you've previously asked the neighbor to remove the decaying tree or sent them a certified letter from a tree professional stating the need for the tree to be removed. If your neighbor is found negligent, their homeowners insurance may cover the cost of damages.

If a neighbor's tree falls on my property who is responsible for tree removal?

If a neighbor's tree falls in your yard without damaging anything, removing the fallen tree becomes your responsibility, even if the tree was clearly dead or rotting. You can ask your neighbor to split the cost of removal, but if they're unwilling, the cost ultimately falls on you. However, if the tree did not damage anything but blocks the driveway to your residence or blocks a ramp or fixture used to assist a handicapped person, this typically would be covered by your homeowners insurance.

What if my tree falls on a neighbor's house?

If your tree falls on your neighbor's house, your neighbor's home insurance may pay for it

unless the tree was rotting or clearly damaged, in which case your neighbor could try to prove you were negligent by not removing it. In that case, your insurance company might have to pay. If your tree didn't hit anything and is simply blocking their driveway, the neighbor's home insurance may cover tree removal expenses unless they can clearly prove negligence.

Different types of life insurance policies

Term life

Term life is the most affordable option and only lasts for a set number of years – typically from 10 to 30 years, though there's a one-year short-term life insurance option too. If you pass away after the term length, your beneficiaries will not receive a payout. Many people choose term life to help pay off a specific expense, such as a mortgage or college tuition.

See more on term life insurance.

Permanent life

Permanent life lasts your entire lifetime and pays out no matter what age you are when you pass away, if you keep paying your premium. There are a few different types of permanent life that may allow you to withdraw funds early or change your payout amount over time. Many people choose permanent life if they plan to leave an inheritance to loved ones.

See more on permanent life insurance.

Final expense

Final expense insurance is more affordable than permanent life. It's designed for end-of-life expenses, such as funeral and burial costs, medical bills, credit card debt, and other expenses. Those whose finances are in order, but who worry about burdening family members with outstanding bills or funeral costs, often select this type of coverage.

See more on final expense life insurance.

Not sure which policy type is right for you? Check out our breakdown of the different types of life insurance.

How to rent a luxury or exotic car

First, you'll have to find a company that offers exotic car rentals. You may be able to rent through car sharing services, but your best bet is a rental agency. Traditional rental agencies tend to stock a few high-end cars, and some agencies focus specifically on exotics.

Once you find a company that offers a car you want to rent, submit a request for the rental, and be sure to review the terms and conditions as well as your rental car insurance options before you pay. When you get your exotic car rental, thoroughly inspect the car, document any imperfections or issues you spot, and notify the company about them before you drive away. You should also familiarize yourself with how to operate the vehicle and ask about any nuances.

Some requirements you can expect for drivers renting an exotic car or luxury car include:

- ☐ Be 25 years or older
- ☐ Provide additional identification for security against theft
- ☐ Pay a security deposit based on the car's value
- ☐ Show proof of your auto insurance

Learn more about insurance for sports cars or exotic cars.

Where can I rent a luxury car?

Not all luxury models will be available everywhere. Even national rental car chains may not have exotics in every office or city, so you may need to shop around. But if you're flexible and just want to rent a sports car for the weekend, you may have plenty of options.

If you're looking to rent a classic car or specific exotic car for a special event, start looking early. You'll have the best luck finding what you want in larger cities.

Steps to sell a junk car

The first thing you need to sell a junk car is the vehicle's title. If you happen to lose your car title you can get another copy by contacting your state's department of motor vehicles (DMV). You will need the title before selling the vehicle to a junkyard. Once you have your title, make sure you can sell the vehicle. If it has a lien placed on it, you'll need to pay off

the loan before you can sell your car.

The benefit of selling a car to a junkyard is that you don't have to worry about the vehicle passing any other tests. A junk vehicle doesn't require proper emissions testing, safety tests, or anything else that would be necessary when selling a car under normal circumstances. The downside is that you won't receive as high a price as you might otherwise.

Shop your car around

The primary disadvantage of a fuel cell car is availability. Fuel cell cars and hydrogen fueling stations are only available in California, with 50 publicly available charging stations and about 6,500 fuel cell cars on the road as of 2019. Honda, Toyota, and Hyundai are the only three automakers that currently manufacture fuel cell cars in the US.

Another potential disadvantage is cost. The fuel cell itself is costly to manufacture, and prices for the base-level trim Toyota Mirai, for instance, are around \$50,000. However, manufacturer and tax incentives can bring the total price down.

Should I get a hydrogen fuel cell car?

Right now, fuel cell cars are only practical if you live in California in one of the major metropolitan areas where hydrogen fuel is available. If a fuel cell car isn't available in your state and environmental impact is a top priority, consider buying a hybrid, plug-in hybrid, or a battery electric vehicle. If you want low running costs, high convenience, and regularly drive long distances where hybrids and battery electric cars are less useful, you can also consider a diesel-powered car.

What are Wisconsin's RV insurance requirements?

The type of RV you own determines your RV insurance requirements. A Class A, B, or C motorhome is classified as a motor vehicle because it can move under its own power and, as such, it must meet the same liability coverage requirements as any other motor vehicle on the road. In Wisconsin, these are:

- ☐ \$25,000 for bodily injury coverage per person

- ☐ \$50,000 for bodily injury coverage per accident
- ☐ \$10,000 for property damage per accident

The good news is that non-motorized RVs don't require a dedicated liability policy; any damage they cause in the event of an accident would be covered under the liability coverage of the towing vehicle. However, you may want to consider carrying comprehensive and collision coverage for any non-motorized RV to protect it against any damage it may receive while pulling it behind your vehicle.

How can I get lower rates for RV insurance in Wisconsin?

Discounts aren't the same in every state, but you may be able to save with our discounts like:

- ☐ Multi-policy discount: If you bundle multiple policies like home and auto together, you can reduce your overall premium.
- ☐ Pay in full: Pay for your policy upfront and receive a lower rate.
- ☐ Claim free renewal: When you renew your policy, you can receive a lower rate if you've made no claims.

Find out more about all the RV insurance discounts we offer.

Should I disclose my disability in my life insurance application?

Yes, you must be completely honest during your life insurance application, medical exam, and health questionnaire. If you don't disclose your condition when asked and your insurer finds out, they might terminate your policy or refuse to pay out the death benefit to your beneficiaries. Not disclosing pertinent information to your life insurer can be considered life insurance fraud.

What's the best kind of life insurance for a disabled person?

You may easily qualify for a traditional type of life insurance like term life or final expense. But if your disability makes it difficult for you to qualify, you might consider these life insurance policies with no medical exam requirement:

- ☐ Simplified issue: These term and permanent life insurance policies work like traditional ones, but they don't require a medical exam. Simplified issue life insurance policies typically

have some health-related questions in the application, and they can be more expensive and provide less coverage than traditional policies.

☐ **Guaranteed issue:** Guaranteed issue policies don't require a medical exam, and they don't ask any health-related questions in the application. They're more expensive and provide less coverage, but guaranteed issue term or whole life insurance can be a way for disabled adults to get a policy if they're otherwise having trouble qualifying.

Types of life insurance for estate planning

Two types of life insurance are typically used in estate planning.

Term life insurance as estate planning

Since term life insurance pays out a death benefit if you pass away during the "term" that the policy is active (usually 10 to 30 years), you might choose this option for estate planning only if you'd like a policy to support your estate until you reach a certain age. You might choose this option if you expect that payment of your final expenses, estate taxes, and any inheritance you want to leave your beneficiaries can come from another source (like savings or investments) after a certain point in your life.

Universal or whole life insurance as estate planning

Permanent life insurance policies stay in effect for your entire life, no matter when you pass away, and they benefit from a cash value that builds over time. You might choose policies like whole life insurance or universal life insurance if you want to make sure your estate taxes, final expenses, and the legacy you plan to leave behind are covered by your life insurance death benefit no matter when you pass away.

When should you start using life insurance in estate planning?

Once you've acquired some assets, purchased a home, or started a family, it's time to consider life insurance in estate planning. It's generally cheaper to get life insurance when you're younger, as your health risks are usually lower. As you age, a life insurance policy will become more expensive. So if you plan to use your life insurance to support your estate, it's best to start planning as soon as possible.

Learn more about life insurance cost factors.

Ways to use life insurance for estate planning

You can use life insurance in estate planning to help your family cover your final expenses, pay off estate taxes, and ensure an inheritance for your loved ones.

Covering final expenses

If you don't want your final expenses to burden your family when you pass away, you can plan for your life insurance death benefit to cover those costs. There are even final expense life insurance policies, but you can use any life insurance policy's payout for final expenses if the beneficiary chooses.

Keep in mind the following costs when calculating your final expenses:

- ☐ Funeral expenses: According to the National Funeral Directors Association, the median cost of a U.S. funeral with a burial and viewing was \$7,848 in 2021. For a funeral with cremation, it was \$6,971. You can plan for your funeral costs and factor them into how much life insurance you should get.
- ☐ Outstanding debts: If you have any debts when you pass, they may become the responsibility of your heirs. A life insurance policy can help cover these debts, so they're not a burden to your family.
- ☐ Final income taxes: Your heirs may have to cover any back taxes you leave unpaid, as well as taxes due for the year in which you pass away. A death benefit can help cover these expenses.

Paying for estate taxes

Depending on the size of your estate, inheritance taxes can be significant. The death benefit of a life insurance policy is typically tax-free and can help cover any estate taxes.

Equalizing your estate

If you have multiple heirs, a life insurance payout can help equally split your assets between them. This can be especially useful if you have investments that are difficult to divide, like real estate or a business.

When can I get life insurance without a medical exam?

You may decide to pursue no medical exam life insurance for personal reasons, such as having a riskier occupation (fire fighter, window washer, construction worker, racecar driver, etc.), being a smoker, or managing a pre-existing health condition. A fear of needles can be a reason you look for life insurance with no blood test. Or you may simply want no-hassle life insurance with no waiting period. As with traditional life insurance, younger applicants generally qualify for lower rates.

Types of no medical exam life insurance

The following types of no-hassle life insurance without a medical exam allow you to apply for coverage quickly:

- ☐ Simplified issue life insurance: Best if you're young and in good health but want life insurance with no waiting period, this type of policy allows you to skip the medical exam – if you're willing to answer health questions and share your medical and pharmaceutical records. Your premium will be more expensive than a typical life insurance policy, but coverage will be available for longer than with a short-term policy.
- ☐ Guaranteed issue life insurance: If you have health issues that have caused life insurers to reject your applications, guaranteed issue life insurance can be a way to get coverage without bringing your health into question at all. You'll still need to meet age restrictions, and your coverage may be significantly more expensive and limited.
- ☐ Employer-sponsored life insurance: If you have access to a group life insurance plan through your employer's benefits package, it's likely highly affordable (or free) and doesn't require a medical exam. Coverage will be set at a percentage of or 1-2 times your salary – potentially not as limited as guaranteed issue life insurance coverage. Note that these policies may only stay active while you're still with the employer and typically only offer limited coverage amounts that you may want to supplement with another policy. Learn more about supplemental life insurance policies.

If you're interested in one of these less traditional life insurance policies, call 1-866-912-2477 to speak with a licensed representative about your options.

Through Progressive, you can also get a short-term life insurance policy online in just minutes without undergoing a medical exam. You'll simply need to answer some basic health questions in your application. This affordable one-year term policy is designed for younger applicants starting out with life insurance or those with a temporary need for coverage, such as with a job loss or a need to temporarily increase coverage.

The pros and cons of no exam life insurance

Why getting a no exam life insurance policy can cost more

It's difficult for an insurance company to fully evaluate your lifestyle and health without health-related information. The higher risk they take on by offering insurance without the insight of a health exam is offset by a higher premium. If you have a medical condition that you manage well, you may still qualify for a typical life insurance policy with a more affordable premium than the no-exam options. Shop around by getting life insurance quotes before deciding to get life insurance with no medical exam.

Does insurance cover moving expenses?

Your homeowners, condo or renters policy won't cover moving expenses. However, if you're unable to live in your current residence due to a covered loss, your loss of use coverage may pay for certain costs related to moving into a temporary residence while your home is being repaired or rebuilt.

How does insurance cover storage units?

Standard homeowners, renters and condo insurance policies generally cover a percentage of your possessions while in a storage unit—no matter the unit type or where it's located. You're generally covered for theft, vandalism, and weather-related damage, but you probably won't be covered for mold and mildew. The coverage limit for your items in storage is usually set at some percentage – for instance, 10% – of your policy's personal property coverage limit or \$1,000, whichever is greater.

What are FEMA flood zones and base flood elevation?

FEMA uses the base flood elevation to classify areas at higher risk of flooding. The agency draws color-coded base flood elevation maps that indicate whether a site is above the "500-year" floodplain – an area that statistically has a yearly chance of flooding of 0.2% – and the "100-year" floodplain which corresponds to the flooded area of the BFE.

Areas in the 100-year floodplain are considered Special Flood Hazard Areas (SFHA) because of their significant risk of flooding. These zones all have codes beginning with either "A" or "V" such as "zone A99."

Can I find the base flood elevation number for my home's location?

If you're concerned about flooding or live in an area where flooding can occur easily – such as low elevation areas or places near major bodies of water –consult a FEMA flood map. If your home is in a zone coded A or V, there is an especially high risk of severe flooding. Underneath the zone's code will be an indication of the base flood elevation written as "EL," followed by a number indicating the number of feet that water would rise during a 100-year flood.

Based on that base flood elevation number, you can determine whether your home sits above or below the flood line for the 100-year flood. Depending on the SFHA code, you may be required to have an elevation certificate for your property showing the height of your property's lowest floor in relation to the benchmark BFE.

Flood insurance and base flood elevation

Properties in zones designated "A" or "V" are required to carry flood insurance if their mortgage comes from a government-backed lender. Additionally, all properties in zones with a "V" designation and properties in most zones with an "A" designation must have an elevation certificate. Learn more about how flood insurance works.

How you're covered

North Carolina doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."
- ☐ Personal liability coverage protects you financially if you're legally responsible for another

person's injuries or damage to their property.

- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in North Carolina

Windstorms, hailstorms, and hurricanes are common causes of damage to North Carolina homes. Your home insurance policy may cover damage to your home's structure and belongings caused by tornadoes and high winds up to your policy's limits. However, homeowners insurance generally doesn't cover flood damage. You may need a separate flood insurance policy to protect your home and belongings.

Learn more about how home insurance may cover damage caused by severe weather.

How does ordering a car from the factory work?

The main reason to order a new car from a factory is to get exactly the vehicle you want. Rather than relying on whatever a dealership or third-party service has in stock, you can design your dream car. Custom ordering lets you specify your car's make and model, color and configurations. Then the factory makes it just for you.

How you're covered

Oregon doesn't require home insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

- ☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.
- ☐ Other structures coverage protects detached structures, such as a fence or shed.
- ☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these

items on your policy at the coverage amount needed, also known as "adding a rider."

- ☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.
- ☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It's important to read your policy to understand the coverage provided.

Common claims in Oregon

Severe weather isn't usually a problem given Oregon's mild climate, but the Oregon landscape includes many large bodies of water, dense forests prone to wildfires, and even volcanic eruptions. Its position on the Pacific coast also leaves Oregon vulnerable to earthquakes and landslides.

You may also find other identifiers on a classic car, including car number plates, engine code ID numbers, trim tag numbers, or an ID number stamped on an axle.

Paperwork that contains VINs

The VIN or other unique identifier may be recorded on these documents:

While documentation is useful in tracing the history of a classic car, it's also important to verify that the classic car you own – or the one you're thinking about buying – matches its paperwork. [Learn more about inspecting classic cars](#) and [shopping for classic cars](#).

I have my classic car VIN – what do I do next?

A quick search online will reveal several classic car VIN decoder websites. Some require a fee – research their reputation before making a transaction.

You can learn the following about your classic car by tracing its VIN:

Learning the manufacturing plant's location may help narrow down the range of your classic car history search. If the automaker had multiple plants at the time, each may have only shipped cars to dealerships within their specific area or region.

Where else can I learn about a classic car's history?

With a VIN or its equivalent in hand, you can research the history of your classic car through several online and offline sources:

If you're researching much older cars, our classic car insurance friends at Hagerty recommend the Standard Catalog of American Cars.

How to get classic car insurance

Online

Get a classic car insurance quote and choose the coverages you want for your classic car.

Call a rep

Call 1-888-534-8980 to speak with a representative about the options for your classic or collector vehicle.

New York RV insurance coverages

Bodily injury and property damage liability coverage

Bodily injury liability coverage pays for the cost of medical care for any injuries you cause or that someone sustains when you're at fault for an accident. Property damage liability helps pay the repair or replacement cost of another person's vehicle if you're at fault in an accident. Your liability coverage can also help cover legal costs if you're sued following an incident.

Comprehensive and collision coverage

Comprehensive and collision coverage helps pay for the repair or replacement cost of your RV if it's damaged in an accident. While this type of coverage isn't required by law, some lenders require you to carry coverage until the loan is paid off in full.

Comprehensive coverage protects against unexpected events outside your control, such as fire, theft, vandalism, weather related issues, glass breakage, and collisions with animals.

Collision coverage may cover damage from crashes, whether with another vehicle or a stationary object like a tree.

What if I live in my RV full-time?

Full-time RV insurance expands on the coverages of recreational RV insurance to meet the increased coverage needs of someone who lives in their RV for six months out of the year or more. Full-time RV insurance includes:

- ☐ Personal liability: Personal liability coverage may cover you if you're liable for another party's injuries or damages that occur while the RV is parked.
- ☐ Medical payments: Medical payments coverage may pay if someone gets hurt around or in your RV.
- ☐ Loss assessment: If an RV association charges you a fee, loss assessment coverage may help pay those fees.

Other Progressive RV coverages available in New York

Progressive offers a long list of RV insurance coverages available to help suit your needs, including:

Total loss replacement helps to pay to replace your RV if yours is totaled, provided it is less than five years old.

Roadside assistance covers the cost of a tow if your RV breaks down or gets a flat tire within 100 feet of a road.

Replacement cost/personal effects pays for replacing or repairing personal belongings damaged or lost in an accident.

Emergency expense coverage covers travel and hotel costs if your RV is disabled more than 50 miles from home.

Pet coverage pays your pet's veterinary expenses up to \$1,000 if they're injured in a covered accident.

Pest damage protection can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Learn about all the available RV insurance coverages.

How much is RV insurance in New York?

As with standard auto insurance, New York RV insurance rates are personal and based on many factors, including:

Learn more about how RV insurance rates are calculated.

What are New York's RV insurance requirements?

The state of New York requires that all drivers of motor vehicles, including Class A, B, and C motorhomes, carry minimum liability insurance. The coverage amounts are:

- ☐ \$25,000 for bodily injury per person
- ☐ \$50,000 for bodily injury for two or more people
- ☐ \$10,000 in property damage per accident

New York state drivers are also required to carry personal injury protection coverage which can help pay for medical bills and lost wages in the event of an accident and uninsured motorist coverage which kicks in if you're involved in an accident with someone who doesn't have insurance.

Do I need water back-up coverage?

Any water that backs up from sewers, drains, or overflows from a sump pump typically isn't protected under standard homeowners insurance policies. So, even if you have a separate flood insurance policy, chances are your water back-up issue won't be covered. Water back-up coverage is an optional add-on to your homeowners policy that may cover sewage back-up and sump pump overflow. Water back-up coverage may pay to repair damaged personal property, such as furniture and electronics, as well as structural things like floors and walls, up to your coverage limits and minus your deductible.

Consider water back-up and sump pump coverage if you live in a wet climate that gets a lot of storms or if power outages are common. Losing power can cause a sump pump to stop working and lead to excess water pooling around the foundation of your house, increasing the likelihood of a back-up. Note that while water back-up coverage may protect you from damages caused by a broken sump pump, it won't cover the cost to replace the sump pump unit itself. You'll need to handle the cost of replacing or repairing it.

What can cause water back-up and sump pump overflow?

Water can back-up into a house for many reasons, including a clogged drain, old pipes, heavy rain, large amounts of snow thawing, or tree roots interfering with the plumbing. A common way to try and combat water back-up is with a sump pump.

A sump pump collects excess water from around your home's foundation and pumps it away from the house. Sump pumps often come in handy, especially if you live in a wet climate. But they're not perfect. Sump pump malfunctions can sometimes occur, leading to an overflow and a back-up of water, that can damage floors and carpets and is the exact problem the pump is supposed to prevent.

While certain types of water damage are protected under standard homeowners insurance policies, water back-up and sump pump overflows are usually excluded from coverage. Learn if homeowners insurance covers basement floods.

How to get water back up coverage through Progressive

Car insurance for visitors to Canada

Your U.S. policy automatically covers you in Canada, whether you're driving a rental car or your own car. Your policy covers you for as long as you're driving there, and there's no need to notify your insurance company. Learn more about driving in Canada.

Overseas car insurance: Europe and other countries

Whether you're driving in Ireland, Spain, or elsewhere, regulations and requirements vary

for temporary international auto insurance in foreign countries. That's why it's best to get an overseas car insurance policy that's specific to the country or countries you're visiting.

How to get insurance when driving in Europe or another country

Look for an insurance company that specializes in car insurance for the specific country you're visiting or moving to. Requirements can vary widely for each country, and a specialized company can help you purchase the proper international auto insurance coverages.

If you're vacationing in another country for a short time, it's typically easiest to get international car rental insurance coverage through the car rental agency. Research any countries you plan to visit to find out the specific rental car insurance requirements of each. For example, international car insurance in Italy requires foreign car renters to purchase the "collision damage waiver" offered by the car rental company. Each country's U.S. embassy is a good starting point for your research.

You may also be able to get insurance through your credit card company when using your card to pay for a rental. Some companies may even offer insurance at no extra charge, but keep in mind that international auto insurance coverage offered through credit cards won't meet some countries' insurance requirements. Call your credit card company to:

- ☐ Find out if you can get rental car insurance through them
- ☐ Make sure the country you're visiting is covered
- ☐ Check that the policy will meet that country's requirements

Of course, you'll need to provide evidence that you're a legal driver before being allowed to cruise off an overseas rental lot. Most European nations, and many other countries outside North America, accept an International Driving Permit (IDP), which is an official translation of your valid U.S. license. The U.S. State Department recommends getting an IDP from one of two qualified organizations: the American Automobile Association (AAA) or the American Automobile Touring Alliance (AATA). Both allow you to apply via mail, while AAA also offers in-person service at local branch offices.

How to look for affordable classic cars

When shopping for classic cars, narrow your search by determining your budget and the cars that might be a good match. Keep in mind that not all affordable classic cars will be in pristine condition, so it's important to do a thorough classic car inspection before

purchasing. Look for rust and other signs the vehicle hasn't been well-maintained. Don't get discouraged if the first car you find doesn't meet your standards – it might take a little time to find one worth buying.

How much do affordable classic cars cost?

While there's no set definition for affordability in the classic car market, many options won't break the bank. Hagerty's affordable classic car index includes 12 excellent-condition cars valued under \$40,000 in 2022, most of them less than \$25,000. Cars listed in the index include the 1967 Volkswagen Beetle, 1972 Porsche 914 2.0, and 1965 Chevrolet Corvair Monza. Learn more about how to find a classic car's value.

What are the most affordable classic cars available?

Many models become instant collectibles when they roll off the assembly line simply because so few of them are made. You're unlikely to find limited-edition affordable classic cars. But there is a wide range of affordable options, including some you might not think of, such as the Porsche 944, 1994 Jaguar XJS, and the 1981 Chevy Corvette. All three were valued under \$16,000 for models in good condition in 2022, according to the Hagerty Valuation Tools.

Classic cars under \$5,000

If you don't have a lot of money to spare, you may be able to snag lesser-known vehicles like the 1963 Dodge Dart 270 or 1978 Datsun 280Z for under \$5,000, based on the recent lowest sale data in Hagerty's Valuation Tools in 2022. However, these vehicles may require more classic car maintenance than pricier ones. Classic cars at the lowest price point are less likely to be in good condition and may need some elbow grease to restore them to their former glory.

What is a junk car worth?

The value of a junk car depends on a lot of factors, including the make and model of the car, its condition, your geographic location, and even the overall price of scrap metal. A rare car make and model, even an inoperable one, can fetch a higher price because some of its parts could be used in other vehicles. Learn how a demo car is different from a junk car.

What to do with a junk car

A vehicle that's considered junk doesn't mean you have to send it to the scrapyard. You might be able to repair the vehicle to make it roadworthy once again, but you should consider the cost of repairs versus the car's overall value. If you can afford repairs, but you can't afford a new vehicle, it might be worthwhile to keep a junk car running for longer. But if the repair costs are too high, selling the car to a junkyard or scrapyard may be the better choice.

Can you junk a car without a title?

You can't drop a vehicle off at a junkyard without a car title and registration. You must prove ownership of a vehicle – and pass ownership rights over to the salvage yard – before they can take possession of the car. You'll have to prove that you own a car before you can leave it at a junkyard.

When to scrap a car

If you have a car that no longer runs and costs more to repair than you could get from selling it, you should consider taking it to the scrapyard. You can try performing repairs yourself, but if you don't have any mechanical training or knowledge, that may be more work than you care to take on. There are many reasons not to leave a scrapped vehicle in your yard. If you have a homeowners association, they may fine you.

If you have a vehicle that no longer runs and will never run again, take it to the scrapyard. The parts might be able to be reused or recycled, and it frees up the clutter that would otherwise take up space in your yard.

How much does it cost to insure an affordable classic car?

Multiple factors affect the cost of car insurance, including the value of your vehicle. If you opt for an affordable classic car, it may cost you less to insure than a more expensive model. Plus, classic car insurance can be more affordable than regular car insurance, and it may provide more coverage. Learn more about how classic car insurance works.

How can I avoid feeling anxiety after buying a car?

You can take some steps to make the buying experience less stressful and maybe even enjoyable. Follow these steps to cut down on car buying anxiety and feel confident in your decision.

Do plenty of advance research

Stepping into a car showroom for the first time can be overwhelming, especially if you don't know anything about the different cars. Take time to research at home before setting foot in a dealership. You can determine what you want in a car and narrow it down to the cars that best fit your needs. Read reviews about those specific cars to see how other drivers like them. Once you have a car in mind, research a fair price – this way, you can have a specific figure in mind before you start negotiations.

Test drive the cars you like

Get behind the wheel of each vehicle you're considering buying to see how it drives. Once you've picked your favorite, take it out a few more times to feel confident it's the right one for you. Try test driving the car in different weather conditions and on different types of roads, such as highways and residential streets, to understand how it handles different situations. Learn more about how to test drive a car at a dealership.

Ask the dealership about warranties

All new cars come with a warranty, and they're typically valid for the car's first three years or 30,000 miles. Some vehicles even have extended warranties that can last for ten years or 100,000 miles. Whether you're buying a new or used vehicle, ask about the car's warranty. Having a warranty may ease your mind if you're worried about future mechanical issues. Learn more about what car warranties cover.

Remember that you have the upper hand as the customer

If a salesperson makes you feel pressured or uncomfortable, don't be afraid to leave and go to a different dealership. You should be able to shop for the cars you like while feeling comfortable during the process.

Keep a notebook of your car buying process

There's a lot of information to keep track of when car shopping. Keep your thoughts organized in a notebook. Make notes during the research stage and while viewing cars at the dealership. Write down your thoughts right after viewing or test driving a car while the experience is fresh in your mind. You can then look back at your notes if you're deciding between a few models.

Don't rush your decision

Allow yourself a cooling-off period before finalizing a deal. If you change your mind you may not be able to get out of a contract if you decide too quickly. Once you've picked out the car you want and negotiated a price you're happy with, allow yourself an extra day to think about the decision. Read through the contract in the comfort of your home. If you feel any uncertainty, take the car on another test drive, and allow yourself more time to decide.

If you're still happy with the contract and excited to start driving the car, return to the dealership the next day to finish up the paperwork. Some dealerships offer a cooling-off period for a few days after purchasing a vehicle. This time allows you to cancel your car purchase or return it if you're not happy. You can try negotiating this into your contract if it will make you feel more confident in your decision.

What is the legal age to own a car?

In most states, you don't need to reach a certain age to buy a car. However, if you're under 18, you may run into the following roadblocks that make purchasing one difficult and prevent you from driving it legally.

Financing

A contract that a minor has signed may be void or voidable, depending on the state. So unless you have saved enough to buy a vehicle with cash, you'll need an adult to co-sign your car loan if you're under 18. Even if you don't need to finance your purchase, you may have trouble getting your car on the road if you're not yet 18.

Title & Registration

States require vehicle owners to register their vehicles before driving them. In most states,

you need to be at least 18 to register a car.

You must be at least 18 to list your name as the vehicle's owner on the title in most states. If you're under 18, you typically must put the car's title in an adult's name and have the adult list you as a driver on the vehicle. When you reach your state's maturity age – usually 18 – you can legally transfer the car title to your name.

Insurance

You must have auto insurance to drive legally in almost every state in the country. Since an insurance policy is a legally binding contract, you may need to be a certain minimum age to purchase auto insurance, depending on the state and insurance company. Your parents or guardians can add you to their policy until you reach the minimum age requirement, so you can drive legally. Learn more about staying on your parents car insurance and car insurance for teens.

At what age can you buy a car from a dealership?

If you're under 18, you'll probably need to take an adult with you to purchase a car from a dealership. Buying a vehicle involves a lot of paperwork, including a sales contract, which you typically need to be at least 18 to sign. If you need financing, they may have to co-sign the loan for you. Dealers also handle your vehicle registration, and you need to be at least 18 to register a vehicle in most states. Learn more about how to buy a new car.

Can a 17-year-old buy a car from a private seller?

If you're not legally an adult in your state, you'll have the same challenges buying a car from a private seller as you will buying one from a dealer. Your state's laws still apply, meaning you need to be at least 18 years old to list the title in your name and register your vehicle in most states. If you're buying a car from a private seller, you need an adult to register your vehicle and put their name on the title until you reach the age of majority.

How much does motorcycle registration cost?

The cost to register your motorcycle will depend on where you live. Each state has its own fee structure for motorcycle registration. Motorcycle and vehicle registration fees may be flat fees or based on weight, engine, value, age, or other criteria. States may also have

additional title fees and/or transfer fees if you're moving from another state. Learn more about motorcycle insurance requirements by state.

Do I need to register my motorcycle?

One thing every state has in common is the requirement for all motorcycles to be registered. It is illegal to ride an unregistered bike, even if you have a motorcycle license. While DMVs have traditionally required in-person visits, online motorcycle registration and renewal may be available in your state.

Check your state's DMV to see the options for registering and follow the instructions closely to avoid wasting time. Keep in mind that you will have a deadline for registering after purchasing a motorcycle or moving to a new state to stay in good standing with the law.

What do I need for motorcycle registration?

When you're registering your motorcycle, you can expect to provide:

- ☐ Title
- ☐ Proof of insurance
- ☐ Your ID or driver's license
- ☐ License plate

Your motorcycle may also be subjected to further inspection at the DMV. A full safety motorcycle inspection may also be required. If you don't have the title, a bill of sale may suffice, or you can apply for a new motorcycle title with the DMV. You'll have to pay the required fee, so be sure to confirm beforehand which forms of payment the DMV accepts and how much the fee will be.

How does motorcycle registration renewal work?

Once your motorcycle is registered, it's usually easy to renew your registration annually. Online renewals for motorcycles and vehicles are generally more common than those for new registrations. States may also mail forms to motorcycle owners to mail back for registration renewals. Keep in mind that motorcycle registrations and renewals have deadlines that you don't want to overlook – riding without a registration is illegal no matter where you live, and late fees often apply.

Do I need insurance to register a motorcycle?

In most states, proof of minimum insurance is required to obtain registration (and remember, registration is required to ride). Insurance requirements vary by state. Minimum liability requirements are typically expressed as three numbers with slashes in between, with the numbers representing the thousands for dollar limits—bodily injury per person *bodily injury per accident* property damage.

Although insurance is often stated as a requirement, it's also for your own wellbeing. Motorcycle accidents are common and sometimes serious, with significant financial damages. Many agents and experts recommend getting more than the state minimum coverage. Learn more about different types of motorcycle insurance coverage.

For the smoothest ride to securing your motorcycle registration once you own a bike, you should consider getting motorcycle insurance even before you get your motorcycle license. Even if your bike isn't being ridden, a policy with comprehensive and collision insurance will provide protection in the event something takes place while it's being stored. Then, gather all the required documents and apply for registration with the DMV.

You may even consider taking a motorcycle riding course to keep you safe and save money on your insurance rate. Learn more about motorcycle insurance discounts.

Get the right coverage for your motorcycle with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Get a motorcycle quote online or call 1-866-749-7436 to insure your bike.

Why do insurance companies total motorcycles with little damage?

When a bike is deemed a total loss, the insurance company that pays you is only responsible for what it agreed to pay in the policy, which is usually the bike's actual cash value, regardless of how much you owe on it or believe it to be worth. Insurance companies account for the amount of money the bike would sell for on the open market, which doesn't always correspond to how much you've spent on the motorcycle or accessories.

Most new motorcycles lose around 19-27% of their value in the first two years, with a 5% decrease happening as soon as you drive it off the lot. Bikes depreciate more slowly as they get older, but their value continues to drop as they age and rack up mileage. Accessories generally don't add their full purchase cost to the bike's resale value either.

The result is that your motorcycle's actual cash value is likely less than what you've spent on it. Thus, totaling a motorcycle takes less damage than you'd guess given depreciation and age factors.

Insurance coverages that can help with a totaled motorcycle

When you take out a motorcycle insurance policy, you'll have a choice of optional coverages in addition to your state's required minimum motorcycle liability coverage. Some insurers, including Progressive, allow you to select a policy that covers the bike's replacement cost rather than its actual cash value if it's totaled. Learn more about state requirements for motorcycle insurance.

Optional coverages like gap insurance can help you pay off your loan in the event you total a motorcycle – that way you don't have to continue making payments on a bike you don't have anymore. Comprehensive motorcycle insurance and motorcycle collision coverages may also help in the event of an accident, and extra motorcycle insurance coverages for accessories and custom work can help you get back more of your investment.

What to do with a totaled motorcycle

When your motorcycle is totaled, or considered a junk motorcycle, you have options for how to dispose of it. The easiest option is to transfer the title to your insurance company and let them handle the disposal. You can also opt to keep the totaled motorcycle, but that

can result in a lower payout since your insurance company may reduce payment by the expected value of the salvage. If you opt to retain the totaled motorcycle, you may be able to sell it to a motorcycle salvage yard or to a private party, scrap it for parts, donate it, or rebuild it depending on your interest, time, and skills.

How to get the right insurance coverage for your motorcycle with Progressive

How to tell if you have a junk motorcycle

If you're unsure whether your bike is a junk motorcycle, try looking up the motorcycle's value or check with your insurance company. Look up the motorcycle's value in an independent valuation guide. Then compare that to the cost of any work the bike needs. Old motorcycles may be considered junk even if they still work. This is especially true if they've been in an accident or need repairs, since their residual value is low.

Check with your insurance company if you've been in an accident. If the insurance company has deemed the bike a "total loss," you can confirm your bike is a junk motorcycle. If you want to know whether a bike is parts-only, ask to see its salvage certificate of title or other salvage documents, which should indicate the motorcycle's status. Double-check the description on the documents against your state's salvage vehicle terminology to be sure what you can legally do with the bike.

Junk motorcycle removal

Junk motorcycles may still drive but have extensive cosmetic damage or need expensive repairs to get them back into a safe or sellable state. If you've got a junk motorcycle and you don't want to (or can't) repair it, you have a few options.

1. Try selling it

If the bike is considered junk but still runs or has useful parts, you may be able to sell it to another motorcyclist in a private party sale. Other bikers might be interested in restoring it or want the parts for a similar bike.

2. Donate it

If your priority is removing your junk motorcycle rather than trying to get some money for it, you may be able to donate the bike to a charity. Like with other vehicle donations, the charity can often help you with paperwork and make the process of junk motorcycle removal simple.

3. Explore state programs

Some states have vehicle recycling programs that accept motorcycles in almost any condition and can even schedule a pick-up or tow if your junk motorcycle doesn't run. Contact your state Department of Motor Vehicles (DMV) to learn about recycling programs. They can also put you in touch with reputable motorcycle junkyards and explain any paperwork that might be required to retire your motorcycle.

4. Take it to a motorcycle junkyard

Motorcycle junkyards, also known as salvage yards, collect old and damaged vehicles. Getting in touch with a local motorcycle junkyard can make it easy to junk a motorcycle without the hassle of creating an ad and meeting with buyers. Learn more about selling your motorcycle to a salvage yard.

If you sell your bike to a motorcycle junkyard, expect to get less than the amount listed in a valuation guide for the same bike in "poor" condition. If the bike doesn't run, some motorcycle junkyards offer pick-up services, though you can expect the cost of the pick-up to reduce the amount they offer you for your scrap motorcycle. The junkyard may also be able to help you with the sales and title transfer paperwork.

5. Scrap it yourself

If you know how to junk a motorcycle yourself, you may be able to sell individual parts to other motorcyclists looking for used components and get more than you'd receive from a motorcycle junkyard for the bike.

What are the steps for registering a classic car?

Each state has its own process and requirements for registering a classic car or historical car. These are the general steps to follow, but you should check with your local BMV or

DMV website for specifics:

Should I register my classic car?

All cars that you will drive should be registered – you need to decide which type of registration you should apply for. If your car qualifies for your state's special historical license plate registration, these are some of the benefits of registering your classic car:

- ☐ Distinct license plates: States typically issue special classic car registration plates that help distinguish qualifying historical and collectible cars from vehicles with standard registration.
- ☐ Proof of classification: If you decide to sell your classic car, having a special registration can help demonstrate its status as a collectible.
- ☐ Participation in special events: Classic car registration may be useful or even required for entering your car in certain parades and car shows.
- ☐ Reduced or waived fees: Some states have reduced registration fees and waive renewals for specially registered vehicles like historic cars.

If your car doesn't meet your state's requirements for a special registration and license plate, you should register it just like any other vehicle. And if you simply don't want to get special registration for your classic, it's typically fine to apply for standard vehicle registration instead. Always check with your BMV/DMV for your state's car registration requirements.

Does Medicare cover motorcycle accidents?

Typically, yes. Medicare and Medicaid generally cover motorcycle injuries like private health insurance plans. However, you may be subject to additional co-pays, deductibles, or payment limits.

How is medical payments coverage vs. personal injury protection different for motorcycle insurance?

Both medical payments coverage (Med Pay) and personal injury protection (PIP) can pay for medical bills that result from a crash on your motorcycle, regardless of who was responsible for the accident. Med Pay only covers medical bills, while PIP can also pay for other financial losses, such as lost wages if you can't work, require at-home care, and more. Medical payments coverage is available in virtually all states as an optional coverage. On the other hand, PIP is required in some states, available as an option in other states, and

not available at all in the remaining states.

It's important to note that states sometimes have different requirements for cars and motorcycles, so be sure to check your state's requirements. Learn more about motorcycle insurance coverages and what's required and motorcycle insurance requirements by state.

Does health insurance cover motorcycle accident injuries?

Health insurance can, and often does, cover motorcycle injuries, but it doesn't have to. Some policies specifically exempt motorcycle injuries from coverage. Even if your health insurance covers motorcycle accident injuries, adding medical payments coverage or PIP could help with coverage. Depending on the details of your health insurance plan, co-pays and deductibles can add up quickly, especially if you need to make separate visits to see a doctor or to see specialists.

Not all health insurance plans cover longer-term care like physical therapy, either. Without medical coverage through your motorcycle insurance policy, you may have to pay hundreds or thousands of dollars out of pocket for care. If you end up using your health insurance as your primary payment method for your motorcycle injuries, medical payments coverage and PIP may even be able to pay your co-pays, deductibles, or other costs associated with the accident.

How are medical bills for a motorcycle accident covered?

It depends on the state and your situation. For instance, in states where PIP is required, each person's insurance pays their medical bills through PIP coverage. In other states, you may decide to establish who is responsible for the accident before you start making claims (if you want to get the other party to pay for your damages). You may also choose to make a claim through your own medical payments coverage or PIP coverage to get a faster response.

If you have expensive health bills and other health insurance, you may want to file a claim on your health insurance plan as well as your medical payments coverage or PIP. Medical expense coverages from your motorcycle policy can also cover co-pays and deductibles that you have to pay through your health insurance policy.

What's included in a Wisconsin RV insurance policy?

Bodily injury and property damage liability coverage

Liability coverage is required by law in almost every state and consists of two types of coverage: bodily injury and property damage. This coverage pays for damages you cause to another person if you're at fault in an accident.

Bodily injury liability coverage pays medical fees and expenses another person incurs as a result of an accident you cause. Property damage liability coverage pays the repair or replacement cost of another person's property if you crash into it or otherwise damage it in any way.

Comprehensive and collision coverage

Comprehensive coverage and collision coverage pays for repairs to your property, not another person's. Although you aren't required to carry this type of coverage, many lenders make it a requirement if you choose to finance your RV.

Comprehensive coverage protects against acts outside of your control, such as damage from severe weather, fire, theft, and vandalism. It even protects against collisions with wild animals. If you don't live in your RV full-time, comprehensive insurance is beneficial as it offers coverage even when the vehicle is being stored for the off-season.

Collision insurance protects against damage caused by an accident with another vehicle or object. This includes other cars, RVs, or even stationary items like a road sign or a tree.

What if I live in my RV full-time?

Recreational RV insurance policies provide most of the same protections as a full-time RV insurance policy. Still, a full-time RV insurance policy extends those protections beyond what they might offer otherwise. The most important differences:

- ☐ Personal liability: A full-time RV insurance policy protects you from liability even while the RV is parked.
- ☐ Medical payments: Medical payments coverage helps cover the cost of medical bills if someone is injured in or around your RV.
- ☐ Loss assessment: RV parks sometimes have associations that pay to make repairs to the

park. Loss assessment coverage helps pay any fees imposed by agencies like this.

☐ Type and model: Newer and larger RVs are often more expensive to insure than older models due to the higher cost to replace them if something happens.

☐ Usage: The more often you use your RV, the more likely you'll be in an accident. As a result, the cost to insure the RV is usually higher.

☐ Driving experience: An RV isn't the easiest vehicle to operate or tow, so those with more experience tend to see lower rates.

How does multi-bike insurance work?

Depending on your provider, you may be able to add multiple bikes to a single motorcycle insurance policy. This simplifies the shopping, purchase, and renewal process and makes managing the insurance for your bikes easier. Multi-bike insurance typically covers as many as four motorcycles on a single policy, though some insurers may allow more. The premium for a multi-bike policy may be based on the motorcycle insurance cost for the bike that is the most expensive to insure. The other bikes are then added to the policy at a discounted rate.

That means it's often cheaper to insure multiple bikes on one policy than it is to buy separate policies for each bike. Learn more about how to get cheap motorcycle insurance.

Is there such a thing as multi-bike, multi-rider insurance?

Unlike auto policies, motorcycle policies don't require every household member of driving age to be added on the policy. Instead, only riders that are regular operators of the motorcycle need to be listed. Depending on your insurer, however, adding another rider to your multi-bike policy may come at a cost. Adding multiple riders could still be a good idea depending on your unique situation. While you probably will pay more for multiple riders than for a policy with only one rider, a multi-bike policy with multiple riders can still simplify renewals, claims processes, and paperwork compared to buying a policy for each bike.

Once you add your bikes to the policy, they'll all be covered with the same policy level coverages, such as bodily injury, property damage, motorcycle uninsured motorist coverage and medical payments coverage. However, physical damage coverages, including motorcycle comprehensive insurance and motorcycle collision coverages, are bike-specific, and will need to be added to each bike on the policy as you see fit. For instance, customers with a multi-bike policy with a newer bike and an older bike might opt to have comprehensive and collision on the newer bike but leave it off for the older one.

since it isn't worth as much.

Are there restrictions on multi-bike motorcycle insurance policies?

Depending on your insurer, you may need to show that all the bikes on the policy are titled to the same rider (the policyholder), registered to the same address, and regularly parked/garaged in the same place. This is how the insurance company guarantees they're insuring one rider for multiple bikes, not multiple riders who may be on the road simultaneously.

Even if your insurer allows you to add different addresses, they may still need to be in the same state because different states have different insurance laws. Learn more about motorcycle insurance requirements by state.

Is multi-bike motorcycle insurance right for me?

Putting all your motorcycles on one policy rather than on separate policies can be a good option from a convenience and cost perspective, but that depends on many factors like your age, location, driving history, and the exact models you'll be insuring. When you get a quote, try comparing a multi-bike policy to the sum of costs for individual policies to see how much you'll save by putting the bikes together on a single policy.

Make sure you have the right coverage for your motorcycles with Progressive

Current Progressive customers

You can log in to your policy or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Quote motorcycle insurance online or call 1-866-749-7436 to insure your bike.

What's included in a standard Progressive Delaware boat insurance policy?

Property damage liability coverage may pay for damages to another boat, marina, or dock

if your boat caused the damage. It may cover legal fees related to the incident as well. Bodily injury liability coverage can help with medical expenses if you are responsible for injuries to other boaters or to someone on your boat (who's not a member of your immediate household). Regarding coverage limits, choose a limit that can best protect you and your assets. A Progressive umbrella policy can offer extra protection up to \$5 million, if you need more than the maximum \$500,000 liability limit on a typical boat insurance policy. Learn more about boat liability coverages.

Fuel spill covers the legally required clean-up costs associated with spilled fuel, no matter how it happened.

Watersports coverage helps pay for medical costs associated with accidents involved in on-the-water sports such as water-tubing, water-skiing, etc.

Wreckage removal coverage may pay for removing your boat from the water in the event it sinks.

Optional Progressive boat coverages

Collision and comprehensive coverages will likely be required by your lender if you're financing your boat. Collision coverage protects your watercraft from accidents involving other boaters and objects such as buoys and docks. Comprehensive coverage covers the cost to replace or repair your boat for events outside of your control, such as fire, theft, and vandalism. This type of coverage may also be helpful if you tend to store your boat during the long winter months when your boat is not in use. Learn more about comprehensive and collision coverage for boats.

Propulsion Plus® mechanical breakdown coverage can help if the lower unit of an outboard motor or the upper and lower units of an inboard/outboard motor suffer a mechanical breakdown – even if it's from wear and tear.

Sign & Glide® towing assistance† will help if your boat is stuck in the water with on-water towing, jump starts, fuel delivery††, and more.

See all Progressive boat insurance coverages.

Does Progressive insure yachts?

With access to Delaware Bay and the Atlantic Ocean, Delaware is an attractive location for

yachts plying the waterways. If you're a boater in the state of Delaware with a yacht more than 26 feet, Progressive may be able to help you get the insurance you need.

How much is boat insurance in Delaware?

The cost of boat insurance in Delaware depends on many factors. In addition to the type of coverage you opt for the following components may influence your boat policy's cost:

How can I lower my Progressive boat insurance rate in Delaware?

Discounts vary by state, but you may be able to take advantage of the following:

See if you qualify for more boat insurance discounts.

How to get boat insurance in Delaware

Buying a motorcycle without a license

While buying a new or used motorcycle without a license is legal, it presents several challenges. First, you won't be able to test drive the motorcycle. Second, you won't be able to drive it home once you buy it. Furthermore, motorcycles must be registered with the state – even collector's bikes that won't be driven. Motorcycle registration doesn't require a license, but it usually requires insurance. Most insurers will be cautious about insuring an unlicensed operator. Rates may be high if they're willing to insure you at all.

Steps for buying a motorcycle without a license

Get a licensed friend or family member to shop with you

If you're buying a motorcycle for yourself to ride and you don't have a license, you won't be able to do a test drive, so bring a licensed rider with you while you shop. That way, someone can ride the bike to evaluate its performance and check for problems while riding.

Plan your purchase

Once you've found a bike you like, think carefully about the purchase. When you buy a motorcycle without a license, you'll need to get the bike home by arranging a tow or having a licensed friend ride it. If you're getting a loan, you should get pre-approved, which might require shopping around. Some financing institutions may not lend to an unlicensed rider, so be sure you can qualify.

Insure your bike

Getting insurance without a license can be difficult. Many insurers, especially larger companies, won't offer insurance policies to an unlicensed rider. You may have to shop around more than usual. It's vital to organize insurance ahead of the time of purchase because you'll need motorcycle insurance even to have a friend drive it off the lot for you. In most states, you'll need insurance shortly after the sale to transfer ownership. Learn more about motorcycle insurance requirements by state.

Finalize the details of the sale

Like any other vehicle purchase, you'll need to settle on the exact terms with the seller, complete the loan process (if you're getting a loan), and then complete the sale. For both the sale and the loan, you'll have to fill out paperwork. Dealers and lenders will generally require proof of your identity, so you'll need a legal ID like a passport or a non-driver ID card if you don't have a license. If you're buying from a private party and paying in cash, you may not need to have an ID for this step.

Transfer ownership

When you buy a motorcycle, you'll need to transfer the title (which makes you the legal owner) and register it with the state (which clears it to be on the road). States have their own rules on how long you have to register. Check with your DMV to find out your state's rules. It's important to have insurance lined up before you purchase because in nearly all states, you'll need proof of insurance to register, and it might take longer than usual to find insurance as an unlicensed rider.

Considerations for buying a motorcycle without a license

There are a few reasons you might buy a motorcycle without a license. For instance, you might be buying it as a gift for someone else, you may find a great deal on a bike you want

to keep as a collector's item, or you just want to practice.

If you're getting it as a gift, that's a kind gesture, but motorcycles are personal – you might want to get the rider's input before you buy. Cluing them into the purchase would make the process easier, too.

It might make sense to learn and practice on the bike you'll be riding once you have your license. But if you will be listed as an "excluded driver," you won't be able to practice on it. What's more, you may damage the bike while you learn, especially if you don't take a rider education course.

Remember that you can get a motorcycle with a learner's permit, but it's the same as buying one without the permit. In either case, you're an unlicensed driver.

What are the main differences between old cars and new cars?

Classic cars and modern cars have differences in their design, components, handling, and safety. Technologically, newer vehicles usually contain a central computer, sensors, and sophisticated systems. Modern engines are much smarter, smaller, more powerful, and more efficient than older ones.

Automotive safety improvements over the years have saved numerous lives. Seat belts started appearing in the 1960s. In the decades since, airbags, anti-lock braking systems (ABS), and better crumple zones that help protect occupants during a collision have become standard. Crash avoidance technology and driver alerts in modern cars also protect lives on the road. Newer vehicles also tend to absorb bumps, minimize noises, and offer adjustable driving positions for better access to the controls.

Since they lack automated features, classic cars have a more hands-on driving experience, and they can be easier to work on yourself. And while newer cars will depreciate with age, classic car values tend to appreciate due to supply and demand, especially for well-maintained ones. Classic cars driven daily will need standard auto insurance, but those only driven on occasion may qualify for classic car insurance, which tends to provide more coverage for less money. Learn how classic car insurance works.

Are old cars stronger than new cars?

Although newer vehicles are safer than classic cars, there's an ongoing debate over durability. Classic car proponents argue that older cars were designed to last a long time

with parts that can be fixed or replaced fairly easily and inexpensively. New cars are filled with electronics requiring special expertise and diagnostic equipment when they malfunction.

On the flip side, a 2021 J.D. Power vehicle dependability study tested 177 different problems and found that cars and trucks have grown more reliable over the past decade. Most people also started keeping their cars for longer in the 2000s than in the 1990s.

Safety of old cars vs. new cars

Modern cars are safer than older ones, according to data from the National Highway Traffic Safety Administration (NHTSA). The federal agency found that seat belts, airbags, and crash avoidance technology significantly improve your chances of surviving a crash. Their research also shows that the highest percentage of people killed in crashes were in vehicles from 1984 and older.

Seat belt laws vary by state, and if seat belts didn't come installed in an older car (generally those made before 1965), the driver may not legally have to fit the vehicle with them. But seat belts and other safety features like airbags, electronic stability control, and lower anchors and tethers for children (LATCH) systems are mandatory in new cars.

Can a classic car be made safer?

While seat belts can usually be added, other effective modern safety components like crumple zone improvements and airbags generally can't be added to a classic car. But classic car drivers can take measures that might help lower their risks on the road. These steps include performing regular maintenance on the vehicle, making sure you have high-quality tires and brakes, investing in upgraded headlights, and limiting your drive time. Strengthening your car-handling abilities with advanced driving lessons is also an option.

Buying classic vs. modern cars

Buying a classic car, like buying a used car, can be more intensive than the steps to buy a new car. Finding a reliable classic car will require heavy research into the specific vehicles you consider. If safety is your first priority, buying a new car is likely a better fit. However, a classic car can be more than just a vehicle to get you around, especially if it's a collectible or second vehicle you want to spend your time restoring.

Learn more about if you should buy a classic car.

Considerations for buying a motorcycle with a license

Compared to buying a motorcycle without a license, getting your bike as a licensed rider is simpler. You'll shop and do the test drive yourself, get insurance, complete the sale, and register the vehicle. Given the ease of buying a bike once you have your license, most people opt to go this route. On the other hand, if you've got your eye on a specific bike – especially a used one you expect to sell quickly or a new one at an unusually low price – you might want to get the bike right away to avoid missing out on an opportunity.

How to insure your motorcycle with Progressive

How to handle dropped motorcycle damage

One piece of advice applies to every situation with a dropped motorcycle: Take pictures of the bike and the ground around it before setting it upright again. Then, take pictures of the ground space where the bike was and the side of the bike that had been on the ground. You'll need those photos if you decide to submit an insurance claim.

What kind of claim can I file for motorcycle tip over damage?

The kind of insurance claim you make depends on how the motorcycle tip over was caused and whether you saw it happen.

You didn't see your motorcycle tip over

If you didn't witness the motorcycle tip over, take as many photos as possible, and tell your

motorcycle insurer only what you know. Don't make any guesses about how the incident happened. If you intend to submit a claim, an adjuster will examine the bike and attempt to determine the cause of damage.

If the adjuster determines that another vehicle is responsible for the damage, you'd then submit a claim under your motorcycle collision coverage. Otherwise, you'd submit a claim under your comprehensive coverage. Whether you file a collision or a comprehensive claim, you'll want to consider your deductible and whether it would be cost effective for you to submit a claim versus paying for the repair out of pocket.

You saw it happen and no person was involved

If your parked motorcycle was tipped over by heavy winds or knocked over by a falling tree, for example, you'd submit a claim through your motorcycle comprehensive coverage. Comprehensive coverage applies to covered perils outside your control with the exception of collision with another vehicle.

You saw it happen because it was hit with a vehicle

Before you start taking pictures, call the police. You may need to file an accident report, and a police presence may help keep things calm between you and the person who knocked your bike over. Be sure to get the person's insurance information who tipped your bike over – the liability portion of their auto insurance may cover the damage to your motorcycle.

You saw it happen, but it was not hit by a vehicle

Whether accidentally or intentionally, sometimes motorcycles get knocked over. Again, you'll want to call the police and take pictures while you're waiting for them to arrive.

A few possible scenarios could unfold in this situation. If the person has homeowners insurance or renters insurance, the personal liability coverage in their policy may cover your claim. They may also agree to pay for the damage out of pocket. If they won't, and you're able to identify the person, you may be able to file a lawsuit against them. If you're unable to get their personal information, you may still be able to submit a claim under your comprehensive coverage.

Is there any reason not to file a motorcycle tip over claim?

If you're filing a claim through your comprehensive coverage, you need to consider whether the cost to repair your motorcycle is more or less than your deductible.

Discounts on California renters insurance

Progressive offers several discounts to help lower the cost of renters policies in California, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What does Progressive renters insurance cost in California?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in California, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a California renters insurance quote

What are South Carolina's RV insurance requirements?

Like many states, South Carolina makes a distinction between RVs that have a motor and can move under their own power, and RVs that require another vehicle to tow them. Motorized RVs, also known as motorhomes (whether Class A, Class B, or Class C) are required to have their own RV insurance policy in South Carolina that meets the same minimum liability coverage limits as an auto policy:

- ☐ \$25,000 in bodily injury per person

- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

In addition to the minimum liability coverage, motorhome policies must carry Uninsured Motorist (UM) coverage for both Bodily Injury (UMBI) and Property Damage (UMPD). The minimum limits for UM are the same as those for liability:

- ☐ UMBI: \$25,000 per person, \$50,000 per accident
- ☐ UMPD: \$25,000 with a \$200 deductible

RVs that don't have a motor – like travel trailers, cargo trailers, pop-ups, and so on – don't have to carry these minimum coverages. Instead, the liability coverage of the vehicle that tows them extends to any damage caused by the non-motorized RV. RV insurance for a trailer can still be a good idea even if it isn't required – RVs are investments, and a good RV insurance policy offers protections that your trailer can't get from the towing vehicle's policy.

What's included in a South Carolina RV insurance policy?

Required coverages

All of our policies meet the South Carolina RV insurance requirements. Liability coverage may pay for damage you cause when you're at fault for an accident. Bodily injury coverage may pay for medical bills if someone else is injured, and property damage coverage may pay for damage to property like buildings or vehicles as well as legal fees related to the incident. Our RV policies also meet state requirements for Uninsured Motorist coverage, which pays for damages and injuries you suffer if another driver is at fault but doesn't have insurance.

Comprehensive and collision coverage

Comprehensive and collision coverages aren't required by state law but are usually required by financing agreements.

Comprehensive coverage may cover your RV from damage that results from forces beyond your control, including fire, vandalism, theft, acts of nature, and incidents involving wildlife.

Collision coverage may pay for repairs when your RV is involved in a collision, including multiple vehicle accidents and single vehicle accidents with objects or buildings.

What if I live in my RV full-time?

If you live in your RV most or all of the time, full-time RV insurance policies offer a number of benefits. In addition to the coverages that a standard RV insurance policy in South Carolina offers, full-time policies provide some coverages similar to those found on a homeowners policies. Some of the key differences are, but not limited to:

- ☐ Personal liability: Unlike BI/PD that only applies while you're driving, full-time personal liability coverage may pay for damage you cause while you're not operating the RV.
- ☐ Medical payments: Medical payments coverage may pay for medical bills if visitors like guests or repair personnel injure themselves in or near your RV.
- ☐ Loss assessment: This coverage may pay for RV association costs, for example, if the association requires members to help pay for repairs to common areas.

Other RV coverages available in South Carolina

Besides the basics, you can customize your policy to meet your needs with our specialized coverages including:

Total loss replacement helps pay to replace your RV with a brand-new one if yours is deemed a total loss following a covered event.

Roadside assistance can help pay to get your RV to a repair shop if it breaks down on or near the road.

Replacement cost/personal effects protects the property you carry in your RV - like cell phones or sports equipment - up to the specified coverage limit.

Emergency expense keeps you from being stranded with up to \$750 in hotel and travel costs if you're more than 50 miles from home and your RV is rendered inoperable due to a covered event.

Pet coverage protects your four-legged family members with as much as \$1,000 in coverage for vet bills if your pet suffers an injury during a covered event.

Pest Damage ProtectionSM helps pay to repair damage caused by wild animals like birds, mice, or squirrels.*

Roof Protection Plus® can pay for the cost to repair or even replace your motorhome's roof - regardless of whether the damage is considered normal wear and tear.*

Get more details on the RV insurance coverage options we offer.

How much is RV insurance in South Carolina?

Rates for South Carolina RV insurance vary based on many factors, including:

Learn more about what affects the cost of RV insurance.

How can I get lower rates for RV insurance in South Carolina?

Discounts vary from state to state but RV owners in South Carolina may be eligible for Progressive discounts such as:

See even more available RV insurance discounts.

How to get RV insurance in South Carolina

How much does it cost to fix a bumper that's falling off?

Like other repairs, the cost will vary based on your vehicle and the specific parts needed, among other factors. If the bumper can be popped back in, it may cost less than a complete bumper replacement. Recycled and aftermarket parts generally cost less than OEM, or original equipment manufacturer, parts. Any customized parts will also typically cost more to repair or replace.

How to get collision and comprehensive coverage

New Progressive customers

Quote auto insurance online or call 1-866-749-743 to add comprehensive and collision coverage to your new policy.

Current Progressive customers

Log in to your policy or call 1-866-749-743 to add comprehensive and collision coverage.

Is renters insurance required in California?

While renters insurance isn't required in California by state or federal law, it might be required by your landlord or by the building manager if you're moving into an apartment complex. Even if you don't need to have renters insurance when you move into your new California digs, taking out coverage can be a wise investment if something unfortunate happens. The cheapest renters insurance in California generally may reimburse you for your losses in situations like theft, household fires, and damage. If you're affected by any of these incidents, some renters insurance policies may provide financial relief in covering the cost of replacements or repairs.

You can also customize your policy to include specific risks that are common to your region. Suppose you're taking out renters insurance in Southern California. In that case, you might want to consider adding a California Earthquake Authority (CEA) policy for earthquake coverage on top of your existing policy to make sure all your bases are covered.

California renters insurance coverages

Check out the four standard coverages on nearly all California renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in California is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your

renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in California

Californians endure natural disasters along the coastline, from earthquakes in San Francisco to mudslides in Malibu, with the risk of wildfires scattered throughout the landscape. Depending on the situation and whether it's considered a covered peril, your California renters insurance policy may help pay for personal belongings damaged in a disaster.

Can you show proof of insurance on your phone at the DMV?

Yes, you can show proof of insurance on your phone at the DMV or BMV in all states that accept digital proof of insurance. Whether you need to show proof of insurance or not will depend on the purpose of your visit. For instance, you'll likely need to show proof of insurance to register a vehicle, but you may not need it to renew a driver's license. Always check with your local DMV or BMV office to find out what documentation you should bring with you.

Other FAQs on proof of insurance

Is an SR-22 or FR-44 the same thing as proof of insurance?

Not really. While an SR-22 or FR-44 is also a document that proves you have insurance, it's filed with your state's department or bureau of motor vehicles as a form proving financial responsibility. Proof of insurance should be carried by every driver, while SR-22s and FR-44s may be required only after certain violations. An auto insurance card indicates that you're insured, but it's not a substitute for an SR-22 or FR-44.

Do I need proof of insurance for a home, apartment, or condo?

You may need to provide proof of insurance to your landlord, home lender, or condo association, but you usually won't need an insurance card for property insurance policies. Your insurance policy's declarations page will have that information and can be sent wherever you'd like. Learn more about homeowners insurance, renters insurance and condo insurance.

Do I need proof of insurance for driving a motorcycle, boat, or RV?

Yes, you should always carry proof of insurance when operating any vehicle that requires insurance, including motorcycles, RVs, and some boats in certain states. If you're requested by authorities to show you have the minimum required coverage, and you don't have your proof of insurance, you may be required to show it in court. If you don't, you can face the serious consequences of driving without insurance. Learn more about boat insurance, RV insurance and motorcycle insurance.

Do wood-burning stoves have different insurance requirements?

Insurance companies may require wood-burning stoves to be professionally installed and pass a safety check by a home inspector. Additionally, wood-burning stoves may render homes ineligible for homeowners insurance if they are the primary heat source in the home. And even if a wood-burning stove isn't the primary heat source, it may increase your homeowners insurance cost.

Fireplace maintenance tips for reduce the risk of fire

Whether you have a fireplace, wood-burning stove, or firepit, there are a few things you can do to prevent a housefire and reduce the risk of fire and other potential problems.

Get a professional inspection once a year

A professional fire inspection for your home will identify potential risks, such as cracks in the chimney and residue build-up. Chimneys typically need to be cleaned annually, but your inspection report should indicate whether any cleaning or repairs are needed.

Learn about how to choose a home inspector.

Keep flammable items away from the fireplace

If you have hardwood floors, keep rugs away from fireplaces and wood-burning stoves. Also, make sure no drapes are hanging too close, as heat or a loose spark could start a fire. Securing a screen, glass, or similar cabinet door for a wood-burning fireplace may prevent sparks and ash from causing damage.

Use the right type of wood

Seasoned hardwood tends to be safer to burn than softer wood. Not only does hardwood burn longer, but it doesn't produce as much residue.

Learn about how homeowners insurance covers fire damage.

Quote home insurance for a home with a fireplace

Preparing to get the best deal on a new car

The key to knowing how to get a good deal on a car is time. If possible, start the car buying process well before you need to buy the car. Knowing the best available price for the car make and model you want is key to how to buy a new car for the lowest price. This knowledge will put you in the best position before setting foot in a dealership.

What to do before you start car shopping

Even before you start looking for the cheapest way to buy a new car, there are steps you can take to be in a prime purchasing position.

Check your credit

Most new car buyers finance their purchase, and your credit score drives the interest rate for the loan. You can check your credit reports for free once per year with each of the three national credit bureaus: Equifax, Experian, and TransUnion. If you order your credit reports online, they'll be available immediately. Learn more about getting your free annual credit report.

Correct credit report mistakes

If you find errors in your credit report, you should file a dispute with each credit bureau showing the issue in the report. Once you file a dispute, the credit bureau can take up to 30 days to resolve the issue. This waiting period is another reason it's good for you to start your car buying process well before you need to buy a car. Learn more about disputing errors on credit reports.

Determine your budget

Knowing what you can afford is the most important thing. Your budget sets a foundation for how much you can negotiate on a new car. Use our car affordability calculator to help estimate how much car you can afford.

Researching the cheapest way to get a car

Once you know your credit score and a target budget amount, you can look at specific car options. Prepare to negotiate with the dealership from a position of confidence.

Determine your feature needs

Some things are must-haves, and others are nice-to-haves. For example, if it snows where you live in the winter, a 4-wheel drive (4WD) or all-wheel drive (AWD) is likely a must-have. If you have a large family, you'll need something with more seating. Or, if you have a long commute, gas mileage will be a crucial factor for you.

Narrow down your choices

Knowing your must-have features will help limit your number of vehicle options. You can cut your list down even more by looking at crash tests, vehicle safety, and maintenance ratings. And if you've been loyal to a specific car brand, take this opportunity to consider other possibilities that fit within your priorities and budget.

Get pre-approved for a car loan

Start with your bank and consider other potential lenders. Some examples include another bank, credit union, or membership association, to find a car loan with a low interest rate. If you decide to consider financing through the dealership, this gives the dealership an interest rate to beat.

Learn more about what documents you need to buy a car from a dealership.

Advice for working with dealerships and salespeople

How much you can negotiate on a new car depends on a variety of factors, and they may change over time. But there are some tactics you can use to help you get the best deal on a new car regardless of how the dealership prices their cars.

- ☐ Work with internet sales managers: If the thought of face-to-face negotiation is uncomfortable, try working with a dealership's internet sales manager instead. The internet teams at dealerships understand that you're likely shopping around at multiple dealerships and are more prepared to compete on pricing for your business.
- ☐ Consider the timing: You've probably heard the old saying that it's best to buy a new car at the end of a month, or calendar quarter, or even on New Year's Eve. However, this depends on whether your salesperson has already met their quota or is still trying to achieve it.
- ☐ Focus on price, not payments: Getting pre-approved for an auto loan means that when you show up at a dealership, you're a cash buyer to them (since they'll get the full payment for the car from your lender). So, when a salesperson asks what your monthly budget is, you can reply that you're a cash buyer, so it's only the price of the car that matters to you.
- ☐ Do your incentive and rebate research: Manufacturers and dealers may be running promotions and special offers but they may not include them in the price they present to you. It helps to do your research, so you're ready to ask for all the incentives and rebates you can get.
- ☐ Be prepared to walk away – and follow-through: This is an advanced tactic if you want to know how to get a good deal on a car. Maybe you feel like the dealership isn't working with you to get to the realistic price you want. This is another reason why it's good to shop for a new car before you need it – you can walk away from the sale.

How can I rent my car out?

Before you can rent your own car out, you'll need to determine its eligibility with the company you have in mind. For example, consider the following prerequisites for listing on Turo:

- ☐ Auto insurance: While peer-to-peer car sharing companies do include protection plans and third-party liability insurance, you'll also need your own car insurance – at least the minimum required by your state – before you can actively list your car.

- ☐ Age and mileage requirements: Cars that were made over 12 years ago (unless they're "classic" cars), or have over 130,000 miles on them, cannot be listed.
- ☐ Clean title history: Your car cannot be a "salvage car," i.e., have been deemed a total loss at any point.
- ☐ Car value: Your car must have a fair market value that doesn't exceed \$150,000.

It's also important to verify with your auto insurance carrier whether your policy specifically prohibits renting your car out. In some states, your carrier can drop coverage if they learn that your car is being used for commercial purposes like car sharing.

If you meet the above conditions and you're ready to list your car on a peer-to-peer sharing site, you'll register directly through the app or web page. Basic setup entails describing your car, taking and uploading photos (Getaround does this step for you), and listing the dates of availability for your vehicle. You'll be notified when your car is requested, at which point you'll either confirm or deny service and coordinate drop-off and return directly with the borrower.

What's the difference between car sharing vs. car rental?

What is a covered peril?

A covered peril is an event that your insurance will cover. When you file a claim for a covered peril – such as a lightning strike, fire, theft, vandalism, wind, or hail damage – your insurance company will reimburse you for the damage less your homeowners insurance deductible. Your dwelling coverage, which protects your home's structure against damage, might have different covered perils than your contents would in a policy.

What are examples of perils?

Perils can range from weather events to other events like theft or vandalism. Exactly which perils your homeowners insurance policy will cover may vary by home insurance policy type.

Here are a few examples of common perils:

- ☐ Fire or lightning: Includes damage caused by lightning or an event caused by a lightning strike, such as a fire.
- ☐ Weight of ice, snow, and sleet: Refers to snow accumulation or an ice dam that causes damage to your home, such as a roof leak.
- ☐ Windstorm & hail: Includes damage caused by a wind or hailstorm.
- ☐ Theft & vandalism: Refers to stolen belongings and willful damage to your property.
- ☐ Accidental water/steam overflow or discharge: Refers to water damage from a sudden break or blockage in your plumbing or HVAC system.
- ☐ Falling objects: Includes damage from a tree that falls on your house.
- ☐ Power surges: Refers to sudden and accidental damage from an artificially generated electrical current or power surge.

What are the best cars for new parents?

While safety is paramount when selecting a vehicle for your growing family, it's not the only factor to consider. If you're planning to upgrade your ride before your baby arrives, here are some things to think about before buying a new car.

Safety

The Insurance Institute for Highway Safety (IIHS) and National Highway Traffic Safety Administration (NHTSA) conduct real-life crash tests and provide safety ratings for hundreds of vehicles on the road today. Cars that receive higher ratings are viewed as more likely to keep you and your baby safe if you're in an accident. You'll also want to check out a vehicle's safety features. Rear-seat reminders, lane change assist, blind spot warnings, collision alerts, and more can help keep your little one safe on the road.

Space

Rear-facing car seats can take up a lot of space. Make sure the vehicle you choose has enough legroom for the driver and front-seat passenger to sit comfortably when you have a rear-facing car seat in the backseat. Remember, you won't just be transporting your baby from place to place. You'll be taking their stuff too – and there is a lot of it. It's important to select a car with ample room for passengers and enough cargo space for all the gear your baby will need when visiting grandma.

Your future plans

To avoid shopping for a new car a couple of years down the road, look for a vehicle that will continue to meet your needs as your family grows and your children get older. Keep in mind that children may need to stay in a booster seat for longer than you realize, and some back seats can only accommodate two car seats, even if you can fit three people without car seats.

Doors

Sliding doors can be a lifesaver when you have your hands full with a screaming infant and all their gear. As your child grows, those same sliding doors make it easier for them to get in and out of tight spaces without hitting the car next to you.

Step-in height

Climbing onto a running board to hoist your infant into their car seat may not seem like a big deal the first few times you do it, but it's easier to get kids and their stuff into cars with lower step-in heights.

What are the best cars for baby seats?

According to the NHTSA, nearly half of all car seats are installed incorrectly. All car seats do not fit well in all cars. It's critical to select a car with easy-to-use car seat anchors and a seat that fits properly and securely in the vehicle you choose. The NHTSA's ease-of-use ratings can help.

If you want someone to inspect your car seat to make sure you installed it properly, look for a certified technician near you. They can show you how to correctly install and use the seat, usually at no charge.

Do I need an SUV for a baby?

SUVs offer plenty of interior room, cargo space, and other features that are nice to have with a baby on board, but you don't need an SUV. You need a vehicle that's safe, fits your lifestyle and will continue to meet your needs as your child grows, whether that's an SUV, a minivan, or a sedan.

Between textbooks and gas money, every penny counts. Fortunately, there are more than a

few ways students and teenage drivers can save with car insurance discounts at Progressive. From going away to college to landing on the honor roll, learn more about student discounts and other insurance essentials.

Student discounts for car insurance

Progressive offers insurance discounts for students who maintain good grades, go to school away from home, or drive while they're a teenager. To qualify for these discounts, you'll need to be on your parents' or someone else's car insurance policy and not your own.*

- ☐ Good student discount: We offer a discount for full-time students under the age of 23 with a B average or better. In most states, the average discount is 10%.†
- ☐ Distant student discount: If you're 22 years old or younger, go to a school that is 100 miles or more from your home, and don't have a car at school, you'll earn a distant student discount with Progressive.
- ☐ Teen driver discount: If you're 18 years old or younger, you qualify for this discount.††
Easy!

Essential insurance articles for students

How insurance works

- ☐ How car insurance works with teen drivers
- ☐ What college students (and parents) should know about car insurance
- ☐ How age impacts auto insurance
- ☐ How insurance works when you borrow a car

Shopping for car insurance

- ☐ Tips for buying car insurance for the first time
- ☐ How to shop & compare car insurance policies

Insurance & financial tips

- ☐ How long should you stay on your parents' car insurance?
- ☐ What should you do with your money in your 20s?
- ☐ Can roommates share car insurance?

Other helpful tools & info

- ☐ Car insurance calculator: Get an idea of how much coverage may be right for you.
- ☐ Car buying calculators: Calculate your monthly car payment, how much car you can afford, and more.
- ☐ State car insurance requirements: Learn what coverages your state requires, as well as what other discounts are available in your neck of the woods.

Perks of insuring with Progressive

- ☐ Loyalty rewards: We reward you for being a Progressive customer right from the start.
- ☐ Never lose your ID card: You can view, save, share, and print your insurance ID card from your phone as proof of insurance.
- ☐ Submit a claim on the app: With the Progressive mobile app, you can file a claim, send photos, and view your claim's status.
- ☐ PerkShare®: Get free perks, including special discounts, offers, and coupons.
- ☐ Snapshot®: Get a personalized rate that's based on how you drive. The safer you drive, the more you could save.

Get a car insurance quote today and we'll help you find the right coverage at a price that works for you.

Is renters insurance required in Utah?

Utah doesn't have a law that mandates renters insurance, but your landlord or property rental company may require it as a condition of your rental agreement. Having coverage to protect your possessions may be a viable reason to consider taking out a rental insurance policy, even if it's not required.

Utah renters insurance coverages

Check out the four standard coverages on nearly all Utah renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Utah is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art, and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Utah

In the wintertime, Utah experiences the kind of severe weather that may lead to insurance claims, including snowstorms and even avalanches. The spring thaw brings flooding potential from melting snow and waterways blocked by ice and debris. Weather-related perils aren't just limited to winter and spring. Still, your Utah renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits (minus your deductible).

Are there SUVs with 3rd row seating?

A third row of seats is rare in smaller vehicles but often comes standard or as an option on many SUVs with third row seating, ranging from the Kia Sorento, GMC Acadia, Yukon, and Yukon XL, Chevy Traverse, Tahoe, and Suburban, Ford Explorer and Expedition and the Honda Pilot.

Many car make and models offer the ability to collapse the third row of seats when they aren't in use. This helps drivers get more storage space or room to transport large or unwieldy cargo. If you're wondering if you can put a car seat in the third row of an SUV, the answer is yes. But space limitations can make it difficult to get the seat installed properly and maneuver with a child in hand. [Learn more about the difference between SUVs vs. sedans.](#)

FAQs about vehicles with 3rd row seating

Are seat belts required in third-row seats?

According to the National Highway Traffic and Safety Association, state laws differ on which passengers must wear a seat belt depending on where they are seated in the vehicle. Most have seat belt laws that require drivers and passengers in a vehicle to wear a seat belt if they're occupying a front-row seat. Some states also require children under a certain age to wear seat belts, regardless of which seat they're sitting in.

Can third-row seating be removed?

Typically, the third row of seats can be removed, though it can be a little involved and may impact the resale value depending on the make and model. More commonly, this row of seating may fold down or even stow away in the floor of the vehicle when not in use.

Is it legal to add a third row of seats?

Some companies produce and market aftermarket third-row seats, but they're generally not recommended. It's questionable whether a third row of seating can be properly secured to the vehicle's frame. It's also a costly proposition to install third-row seating properly as an aftermarket option.

Who needs third-row seats?

A third row of seats can be handy for large families, parents with multiple children, teachers, or volunteers. Anyone who regularly transports more than two or three people should consider a vehicle with a third row of seats.

Is the third row safe?

Cars with third-row seating installed by the factory are highly safe. As with any other seat, third-row seats undergo extensive safety testing to ensure that passengers sitting in the third row face no greater risk of injury in the event of a collision, assuming they're properly seated and wearing seat belts.

What's the difference between a muscle car and a sports car?

Muscle cars and sports cars are designed to hit high speeds and provide a fun way of getting from point A to point B. Muscle cars have more powerful engines and also feature larger and boxier designs. They reach their best speeds when driving in relatively straight lines. Sports cars are small and sleek and hug the road while driving – giving an extra feeling of control, especially when making tight turns at high speeds.

Muscle cars and sports cars are often grouped together, but they aren't the same. They differ in size – muscle cars are traditionally bulkier while sports cars are small and sleek – and manufacturers have equipped them with different engine styles. Are you considering adding one of these high-performance vehicles to your collection? Compare the differences between muscle vs. sports cars to decide which is right for you.

What is a muscle car?

Muscle cars are known for their powerful engines and a broad, boxy shape. Think classics like the 1970 Dodge Challenger, 1969 Chevrolet Camaro, and 1976 Pontiac Firebird Trans Am. They stood out with long, boxy hoods to contain larger-than-usual engines. Modern-day technology means more recent muscle car engines aren't dramatically larger than those of standard cars. However, they often still feature the classic design.

Classic muscle cars from the 1960s and 1970s are still a favorite among car enthusiasts. Still, there are plenty of modern-day muscle cars too. Newer models include the Dodge Challenger SRT Hellcat, Chevrolet Camaro SS, Dodge Charger SRT Hellcat, and Ford Mustang GT.

Features of muscle cars

- ☐ Powerful engine: Muscle cars have engines typically V8 or larger and have more horsepower than most cars.
- ☐ High speed: The powerful engine in a muscle car allows it to reach high speeds. While sports cars can safely speed through tight turns, muscle cars need to slow down while turning.
- ☐ Large size: Muscle cars are traditionally larger than sports cars. The larger size means they also have more interior space, leading to extra comfort and more trunk space.
- ☐ Domestic production: American companies like Dodge, Chevrolet, and Ford make most muscle cars. Many international cars producers also design sports cars. Learn more about foreign vs. American cars.
- ☐ Low fuel efficiency: If you're looking to lower your carbon footprint, a muscle car may not

be for you. The high-power engine goes through more fuel than the average car.

☐ **Safety:** When hitting high speeds in a muscle car, it's reassuring to know that most score well in crash tests. Muscle cars are also heavier and more elevated than most sports cars, meaning they tend to handle better in different weather conditions.

Features of a sports cars

Where muscle cars are large and in charge, sports cars are small and sleek. Their design is aerodynamic and inspired by race cars. Some of the most popular sports cars on the market today include the Porsche 911 Carrera, Mazda MX-5 Miata, Jaguar F-Type, and Audi R8 Coupe.

Common characteristics of sports cars include:

How you're covered

Washington doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's coverages are designed to safeguard your property and assets. A typical policy will include the following:

☐ Dwelling coverage protects your home's structure (roof, walls, etc.) as well as attached structures, like a porch.

☐ Other structures coverage protects detached structures, such as a fence or shed.

☐ Personal property coverage protects your personal belongings, including furniture, clothing, and electronics. Certain items, like jewelry, art, and collectibles, are often only covered up to a specific limit so you may want to purchase an endorsement to schedule these items on your policy at the coverage amount needed, also known as "adding a rider."

☐ Personal liability coverage protects you financially if you're legally responsible for another person's injuries or damage to their property.

☐ Medical payments to others pays for medical expenses due to a covered occurrence.

☐ Loss of use coverage helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Common claims in Washington

Washington's unique ecosystem, along with the Pacific Northwest's windstorms known as Big Blows, can cause damage to homes and structures. Depending on your policy, your home insurance may cover damage to your home's structure and belongings caused by tornadoes and high winds up to your policy's limits, minus any deductible.

Learn more about how home insurance may cover damage caused by severe weather.

Is renters insurance required in Washington state?

Washington state laws don't mandate renters insurance, but your landlord or the property management company may require it as part of your rental agreement. Fortunately, renters insurance is usually affordable. In the event of a covered loss, it may cover your personal belongings and additional living expenses if you're forced to stay somewhere else while your residence or rental unit is rebuilt or repaired.

Washington renters insurance coverages

Check out the four standard coverages on nearly all Washington renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Washington is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or

defamation.

☐ **Water back-up:** Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Washington

Wildfires have become more common in Washington state over the years. Plus, the majority of the state's population lives in the rainy Seattle metropolitan area, and weather-related damages do happen in the state from time to time. Your Washington renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits and minus your deductible.

Adding a watch to your homeowners, renters or condo insurance policy

Check with your insurance company to find out the sub-limit for jewelry or watches under your personal property coverage. If your watch is worth less than the sub-limit, then the item may be adequately covered for loss by theft under your personal property coverage, minus your property insurance deductible. If your watch is worth more than your policy's jewelry sublimit or you're seeking more coverage than what's available on your standard policy, you can schedule the item separately by adding an insurance rider to your policy.

[Learn more about insurance for jewelry and engagement rings.](#)

Do I need a watch appraisal for insurance?

Progressive Home, an affiliated Progressive carrier and part of our agency's network of companies, requires an appraisal if your watch is valued at \$5,000 or more. If the watch is worth less than \$5,000, you'll need to provide a detailed description of the piece. Note that unaffiliated home insurance carriers in our agency's network may have different requirements.

Watch warranty vs. insuring a watch

Many expensive watches come with a free manufacturer's warranty. If your watch stops

working during its warranty period, the manufacturer may repair or replace it based on the terms and conditions of the warranty. It's important to understand what's covered in your warranty, how long it remains in effect, and any coverage the maker may offer beyond its standard warranty. Luxury brands often have protection plans, extended warranties, and other options for an additional fee.

Your watch warranty covers defects and possibly wear and tear but won't cover theft or if you lose your watch. However, if your watch is a scheduled item on your homeowners insurance, renters insurance or condo insurance policy, you may be protected for the watch's actual value if the watch is lost or stolen.

How to get coverage for your watch

What do they check for during an emissions test?

Emissions tests may check the levels of any or all the following in your exhaust: benzene (C₆H₆), carbon monoxide (CO), carbon dioxide (CO₂), hydrocarbons (HC), oxygen (O₂), nitrogen oxides (NO_x), sulfur dioxide (SO₂), and particulate matter. Some of these emissions are checked due to their impact on human health, while others are examined due to their impact on the environment.

Which states require vehicle emissions testing?

There are 34 states that require emissions testing for cars, and exact rules vary widely by state. Some states only require testing in certain areas of the state, including certain counties and metropolitan areas. Check with your local DMV or BMV for the exact rules in your area.

What do I need to travel to Mexico by car?

Along with the essential steps facing anyone crossing an international border, here's what you need to drive your car into Mexico as a U.S. citizen, as advised by the U.S. State Department:

- ☐ Your U.S. passport or U.S. passport card
- ☐ Your state-issued driver's license

- ☐ A Mexico entry permit (Forma Migratoria Multiple or FMM), obtained at a National Migration Institute (Instituto Nacional de Migración or INM) office after crossing the border
- ☐ Your vehicle's proof of registration
- ☐ A temporary vehicle importation permit (except in the hassle-free zone), which can be obtained through Mexican government authority Banjercito online, at the border, or at certain Mexican consulates in the U.S.
- ☐ A letter of permission from your vehicle lender if your car is financed
- ☐ Proper insurance for driving in Mexico

To get your temporary vehicle permit, the Mexican government requires a deposit (they generally accept major credit cards), which is returned when the vehicle re-enters the United States. Nonrefundable permit fees are also required.

Once you sign the car purchase agreement, the contract is legally binding. There are exceptions to this, specifically regarding lemon laws. The signing of the agreement is your last chance to review the sale information and change your mind before purchasing.

Should I sign the title at the dealer?

Yes, when you buy a new car from the dealer, you (and the dealer) will typically need to sign the title. The title signifies ownership, so having the title signed over to you indicates that you're the vehicle's legal owner. Depending on your state and financing plan, the dealer may need to file the signed title with the BMV or DMV once you have finalized the purchase. Otherwise, the dealer should give you the title directly.

The title is required to register your car, which you can do at your BMV or DMV by bringing your car purchase agreement (or bill of sale) and any other required documentation. The title will have your license plate number, the vehicle's weight, your name and address, and your car's identifying information like its VIN, make, and model. If there's a lien on your car, the title will also have the lienholder's information.

Learn more about [a car's title vs. registration and changing the names on a car's registration](#).

What is an odometer statement?

An odometer statement says how many miles are on the vehicle at the time of purchase. Federal law requires odometer disclosure statements for the sale of any vehicle under 16,000 pounds and less than 10 years of age.

A vehicle's mileage is vital in determining insurance prices, and you'll likely need to take your odometer statement, signed by the seller and buyer, to the BMV or DMV when you register your car.

What is a damage disclosure statement?

A damage disclosure statement is required in certain states to inform the buyer of any structural damage to the vehicle. It includes the inspection date, a description of the vehicle, its owner, and any major damage that requires repair or replacement.

While most structural damage is obvious from a visual perspective, hidden damage isn't always apparent. The damage disclosure statement protects the seller from a lawsuit. It also protects the buyer from investing in a vehicle that may require extensive repairs about which they were not made aware.

How to insure your new car with Progressive

What are the different types of coverages offered on a renters insurance policy?

The standard coverages on a typical renters insurance policy are personal property, personal liability, medical payments to others, and loss of use.

Personal property

Personal property coverage covers your possessions—including electronics, clothing, and furniture—in case of loss or damage. Your possessions may be covered even if you're away from home when the loss occurs. For example, if someone steals your laptop from your car, your renters insurance may pay to replace the laptop, up your policy's limits and minus your deductible.

Your policy's personal property coverage may cover personal possessions, damaged from a covered peril, from the following categories

- ☐ Clothing
- ☐ Electronics (TVs, Blu-ray/DVD players, computers, etc.)

- ☐ Furniture
- ☐ Decorations
- ☐ Toys/other games (arcade systems, pool tables, ping-pong tables, etc.)
- ☐ Tools/power equipment
- ☐ Appliances you brought into your place (refrigerators, washers, dryers, etc.)

Personal liability

Personal liability coverage may provide protection if a claim or lawsuit is brought against you for bodily injury or property damage that you may be responsible for. For example, if a visitor trips over your rug and is injured, liability coverage may provide compensation up to your policy's limits for their injuries and provide you with legal defense if you are sued.

Medical payments to others

Medical payments to others may provide coverage if there's bodily injury due to an occurrence. For example, suppose a visitor is injured and requires an x-ray to determine if her leg is broken. This coverage may pay for her medical costs, up to your policy's limits.

Loss of use

Loss of use coverage may pay for additional costs you incur to maintain your normal household standard of living while your rental home is being repaired or rebuilt due to a covered loss. For instance, if a fire makes your rental home not suitable or fit to live in, additional living expense within your loss of use coverage may pay for a short-term rental, a storage unit for your belongings, and increased food bills.

While these coverages are common on most renters insurance policies, some providers may offer optional coverages, including personal injury and water backup. Learn more about the types of renters insurance coverages and how renters insurance works.

What does renters insurance not cover?

Renters insurance typically won't cover normal wear and tear, or damage or losses that occurred before you bought the policy. Your renters insurance policy also won't cover damage and vandalism to the dwelling (which is your landlord's responsibility) or your roommate's possessions if they aren't listed as a named insured on your policy. Contact your insurer to see if you're able to list your roommate on your renters insurance policy.

Certain natural disasters, including earthquakes and sinkholes, are also typically not covered by standard property insurance, regardless of whether you rent or own. Floods typically aren't covered, even when they result from another covered event such as a severe rainstorm. You may purchase a separate flood insurance policy from the National Flood Insurance Program or a private insurer.

Get the right renters insurance coverage for you

What information is on a car title?

A car title demonstrates proof of ownership, or who owns the car. The information on a car title can vary by state but typically includes:

- ☐ Vehicle identification number (VIN)
- ☐ Car make and model and year
- ☐ Owner's full name
- ☐ Owner's address
- ☐ Issue date
- ☐ Odometer reading on the issue date
- ☐ Signatures of the buyer, seller, and a state official

What's the difference between a car title, registration, and proof of insurance?

The car title differs from vehicle registration, which is a certificate from the state stating that this vehicle can legally be driven on public roads. And both the car title and registration are separate documents from proof of insurance, which is issued by your car insurer and shows which auto insurance coverages you have. [Learn more about the difference between car title and registration.](#)

What are the types of car titles and how do they work?

There are several different car title types, depending on your state. Many types don't apply to private car owners, but the most common car titles issued by states work by designating the vehicle as one of the following.

- ☐ Clean: An inspected vehicle that hasn't been in an accident and isn't damaged

- ☐ Clear: A vehicle that has been repaired and passed inspection
- ☐ Rebuilt: A vehicle that was severely damaged before being repaired or rebuilt
- ☐ Salvage: A vehicle that's sustained significant damage and needs rebuilding

Other less common title types you may come across include: junk car for one that can't be repaired, lemon for a vehicle with hazardous components, odometer rollback when the mileage was lowered illegally, and dismantled for a completely totaled car. Learn more about salvage car titles.

Do you own a car if you're on the title?

Legally, the vehicle belongs to whoever is listed on the car title as the owner or joint owner, which may include the lienholder if the car is currently financed. The simplest way to prove ownership of a car is to show you're listed on the car title as a current owner – and it will be difficult or impossible to prove ownership if you're not listed on the title. To add or remove someone from the title, find out the correct process from your state's BMV or DMV.

How do you get the car title?

The process for transferring a car title will depend on the type of sale. When you purchase a vehicle with no financing, you should receive the title during the car buying process. If you buy from a car dealer, you'll need to sign documents at the dealership and they can usually help you with the car title paperwork. In a private party car sale, the seller will need to transfer ownership to you.

If you took out a loan to purchase the car, there's a lien on the title, and the bank may hold the title until your loan is paid off, depending on your state. Learn more about car financing and loan documents.

If you paid off your car loan and want to remove the lien on it, you'll need to follow your state's BMV or DMV steps to get the title in your name. Learn how to remove a lienholder from a car loan.

Contact your state BMV/DMV or department of transportation office about replacing a lost car title, or a damaged or stolen one. You'll likely need to pay a small administrative fee. Receiving a new one could take several weeks.

When should you update your car title?

The car title must be accurate, so you'll need to update it if you sell the vehicle, transfer ownership to someone else (even a family member), or move to another state. The process and deadlines for making changes vary by state, but the window is often 30 days.

Where should you keep your car title?

Don't keep your car title in the car where it could get lost, damaged, or stolen. Unlike registration and proof of insurance, which need to be easily accessible whenever you drive, you should store your car title in a secure place as you should other important physical documents like your passport, birth certificate, and Social Security card.

Some states can issue an electronic car title and keep a digital version safely stored for you. To find out whether this is an option, check with your BMV or DMV.

Ways to protect yourself from identity theft

The federal government recommends taking identity theft precautions to protect yourself. Tips include reviewing your checking account statements for unauthorized transactions, checking your credit regularly, and creating unique, complex, unguessable passwords for online accounts. Security experts advise that you use two-factor authentication, use a trusted password manager, and back up your computer.

To prevent information breaches, government suggestions include collecting your mail regularly, putting mail on hold if you'll be away, and shredding documents and expired bank cards for disposal.

Under the Fair Credit Reporting Act, you have the right to put a security freeze on your credit reports for free. This helps prevent anyone from accessing your credit reports and opening accounts in your name. Alternatively, you could put a fraud alert on your credit file for free, which requires businesses to verify your identity before extending credit.

Identity theft prevention tips: Information security

Much of identity theft prevention has to do with managing your information securely. Use these tips when exchanging and storing your personal information on a day-to-day basis.

Properly store your personal documents

Keep important paperwork, such as birth certificates, Social Security cards, passports, and banking information, in a secure location. These documents should be filed somewhere strangers or intruders can't easily access.

Be careful with whom you share your insurance and financial information

Only share information about your finances and insurance with trusted parties. If you receive an unsolicited call or text from an unknown number requesting information or pointing you to a webpage, it may be a scammer calling to mine for sensitive data. Always navigate to your accounts through the organization's confirmed website URL – not through an email or text link you receive.

Closely monitor your mail

If a piece of important mail falls into the wrong hands, it could lead to a hacked bank account or fraudulent credit card applications. Collect your mail every day and keep your mail receptacle secure. If you're going out of town for a few days, consider putting a hold on your mail via the USPS or having a trusted friend or neighbor collect your mail daily.

Keep your internet logins secure

A weak password can leave your online accounts vulnerable, so keep yours unique and complex, and consider using a trusted password management service. Enable multi-factor authentication whenever possible so that, even if someone accesses your password, it will be harder for them to log in.

Think before you discard documents

Strangers can use your discarded documents, even pieces of mail, to pursue identity theft. Before you throw out paperwork containing important information, consider shredding them. Your community might host shredding events, and local businesses may offer shredding services. If shredding isn't possible, consider blacking out sensitive information with a black marker and tearing the document to make the information unreadable.

How does wedding dress insurance coverage work?

You can't typically purchase standalone wedding dress insurance, but wedding dress coverage is usually an optional add-on to a wedding insurance policy.

With Progressive Wedding and Event Insurance by The Event Helper, Inc., you can add coverage for special attire, including tuxes and wedding dresses, when you purchase a Wedding Cancellation policy. This coverage can insure your wedding dress if damage or theft occurs before your wedding day.

If you need to repair or replace your dress due to a covered circumstance, the added coverage will reimburse you up to the coverage limit you selected when purchasing. Insurers may handle this type of coverage differently, so check with yours to understand how special event insurance works.

Do I need wedding dress coverage with my travel insurance?

If you'll be traveling with your wedding dress, it's possible that your luggage could be lost or stolen in transit. Coverage through your wedding insurance might not cover losing your wedding dress. And while airlines may offer reimbursement for losing your luggage, there is a maximum compensation limit. If the cost to replace your dress would exceed the amount an airline is obligated to pay you for lost items, consider a travel insurance policy to prevent a gap in coverage.

You might also invest in a water-resistant garment bag and find out from the airline if you can carry on your dress rather than checking it to reduce the risk of it getting lost or damaged.

How to postpone a wedding

If you need to postpone your wedding, follow these steps to make the process as smooth as possible for yourself and everyone involved.

Let your guests know

Even if you haven't set a new date yet, let your guests know your wedding won't occur on the originally planned date. This gives your friends and family more time to adjust any

plans they've made.

As soon as you book a new date, let your guests know, so they can put it on their calendar and make any necessary travel arrangements.

Contact vendors

Start with the vendors that are top priorities to hire for your rescheduled wedding date. See what other dates they have available, and work around their schedule. Some vendors may be able to accommodate your new date. If they can't, you'll probably lose your deposit.

Ask for recommendations

If vendors you previously booked aren't available on your new date, ask if they can recommend someone who might be.

Ask for a credit or contact your event insurance

If a vendor won't give your deposit back, ask for a credit to use another time, so you don't lose out completely. Or, if you purchased wedding cancellation insurance, it's time to file a claim to get reimbursed for your lost deposits.

What is wedding cancellation insurance?

Wedding cancellation/postponement insurance reimburses you for non-refundable expenses like deposits if you need to cancel or postpone your wedding due to events beyond your control. It may also cover your cake, flowers, rental cars, and more.

When you purchase Progressive® Wedding and Event Insurance by The Event Helper, Inc., you can add cancellation insurance* to your wedding liability policy. But some insurers offer wedding cancellation insurance as a standalone policy. Plans from The Event Helper must be purchased at least 14 days before your wedding date, which is a common requirement for wedding cancellation insurance.

What does wedding cancellation insurance cover?

You can get cancellation coverage from The Event Helper for the rehearsal, rehearsal

dinner, wedding ceremony, and reception. And if you need coverage for your honeymoon, Progressive offers travel insurance through InsureMyTrip.

Wedding cancellation insurance usually only applies in certain circumstances, such as:

- ☐ Illness or injury of the couple, bridal party, and certain family members of the bride or groom
- ☐ Military deployment
- ☐ Extreme weather, such as a hurricane or tornado
- ☐ The vendor goes out of business
- ☐ The venue is unexpectedly unusable

Policies don't typically reimburse you if you change your mind about getting married or experience financial difficulties. Many policies, including Event Helper's, also exclude coverage for viral outbreaks and pandemics.†

How much does wedding cancellation/postponement insurance cost?

The cost of wedding cancellation insurance varies depending on how much the wedding costs, the number of people who will be attending, and what coverage you buy.

Progressive® Wedding and Event Insurance by The Event Helper, Inc. starts around \$250, depending on the budget of your wedding.

How to get wedding insurance

Online

Get a wedding insurance quote from Progressive® Wedding and Event Insurance by The Event Helper, Inc.

Call a rep

Call 1-855-877-8885 and chat with a representative from Progressive® Wedding and Event Insurance by The Event Helper, Inc.

The cost of accidental death insurance vs. life insurance

Accidental death insurance is usually more affordable than standard life insurance rates. Just like with life insurance, your AD&D insurance premium will depend on the information provided in your application and the death benefit you select. And the older you get, the more expensive AD&D will become. AD&D or ADB coverage should be specific to you, so talking directly with a life insurer can help you find the right options for your coverage needs and budget.

Do AD&D and life insurance combine?

Depending on the insurer, you may be able to combine accidental death and dismemberment coverage with life insurance as a rider on your life policy. Alternatively, you can get AD&D insurance as a standalone policy to serve as a supplement to your existing life insurance. However, standalone AD&D policies are more typical for individuals who don't qualify for standard life insurance but want some level of coverage – and they aren't available from all insurers.

When to supplement life insurance with an AD&D rider

If you don't already have life insurance or AD&D insurance and you want extra coverage for accidents, consider getting a standard life insurance policy with an AD&D life insurance rider. The AD&D rider increases your life insurance death benefit if you pass away from a covered accident, and it pays out a certain amount if you experience a qualifying accidental injury.

You often can't add a rider after you've purchased a life insurance policy, so be sure to ask about this rider while you're shopping for life insurance. It's typically more affordable to purchase a rider rather than a standalone AD&D policy. Compare rates and coverage options to determine what's best for you.

Do I need both life insurance and AD&D?

If you want coverage in case you're accidentally seriously injured, it can make sense to get an AD&D policy or rider in addition to your standard life insurance policy. An accidental death and dismemberment (AD&D) insurance policy or rider includes coverage for certain accidental injuries (as well as accidental death), while standard life insurance only pays out for death. However, AD&D insurance isn't a substitute for standard life insurance – AD&D

coverage only applies to accidental circumstances, while standard life insurance has an all-cause death benefit.

When would I need supplemental life and AD&D insurance?

Standard life insurance with an all-cause death benefit covers you for most causes of death, but it won't cover you for non-fatal injuries. So, if you already have life insurance and you're concerned about covering the costs of a serious accidental injury, it can make sense to supplement your life insurance with an AD&D standalone policy.

Is accidental death insurance worth it?

If you can qualify, term life insurance pays out for far more causes of death than AD&D insurance, and it may not cost significantly more. Therefore, if you're concerned about accidents, adding an AD&D rider onto a standard life insurance policy can make more sense than purchasing a standalone AD&D policy.

However, if you don't qualify for standard life insurance, AD&D coverage may still be better than no coverage. An AD&D policy may be easier to qualify for because it doesn't require a medical exam, and you can generally get an AD&D policy faster than a standard life policy.

How to get AD&D coverage or life insurance

If you're considering an AD&D or ADB policy, call 1-866-912-2477 to speak with a licensed representative. Or to further explore your life insurance options, you can quote a standard life policy online.

What's the best type of life insurance for COPD?

That will depend on how long you want coverage and if you can qualify for a traditional life insurance policy. If your condition is well-managed and less severe, you might be able to qualify for standard policies like these:

- ☐ Term life is affordable and will expire after a set number of years (usually 10 to 30 years).

This may be best if your COPD is well-managed, and your loved ones would only need support if you passed away before retirement age.

☐ Whole life will last until you pass away and includes a cash value feature that allows for life insurance loans. This may be best if your COPD is well-managed, and you want to support your beneficiaries with a death benefit no matter when you die.

☐ Final expense is a smaller, more affordable type of whole life insurance that's designed for people over 50 to cover their funeral costs and other final expenses.

Learn more about the different types of life insurance and term vs. permanent life insurance.

If you don't qualify for traditional policies because of your COPD, there are no-medical-exam life insurance policies, including guaranteed issue life insurance. These will be more expensive and offer smaller coverage amounts, but your health won't determine your eligibility. Simplified issue life insurance policies also don't require a medical exam, but they typically require a brief health questionnaire.

Does life insurance cover physician-assisted suicide?

Several states have laws governing physician-assisted suicide (also called doctor-assisted suicide, death with dignity, or right-to-die). These statutes allow people who are diagnosed with a terminal illness to make end-of-life decisions under certain circumstances. Coverage will depend on factors like the policyholder's location, so if you have questions about end-of-life planning, speak with your physician and a lawyer specializing in this area.

Can I get life insurance if I have depression or anxiety?

You can likely get life insurance if you have a history of depression or anxiety. Any health issues can affect your rate, but well-managed conditions may have less of an impact. For most life insurance policies, you'll need to provide your medical history and undergo a life insurance medical exam. However, there are also no-medical-exam policies, including simplified issue life insurance and instant life insurance.

Which cars are always exempt from emissions testing?

Fully electric vehicles (EVs) and hydrogen fuel cell electric vehicles (FCEVs) are always exempt from emissions testing as they don't produce emissions.

Do electric cars and hybrid cars need emissions tests?

Older electric cars have an on-board diagnostics system that's accessed through a diagnostic port (OBD2 port). The OBD2 port may be used for many purposes, including emissions testing. If your check engine light comes on in your older electric vehicle, the diagnostic system tells your mechanic that you've failed an emissions test. If this occurs, your electric vehicle still doesn't need an emissions test because it doesn't produce any greenhouse gases. The OBD2 port has been discontinued in many newer electric cars.

Some states still require testing for hybrid cars because they have internal combustion engines (ICEs) that produce pollutants and greenhouse gases. Some states group hybrids together with electric cars as exempt from emissions testing, but the exact rules will vary by state, county, and municipality.

How old does a car have to be to not need emissions testing?

For states that require testing, age exemptions vary widely. Some states exempt all cars over a certain age, and others go a step further and exempt grandfathered "middle-age" cars that are not quite as old but had followed a previous, less strict version of an emissions law. Historic cars with specialty registrations, including classic cars, antiques, and parade vehicles, are usually exempt from emissions testing.

Some classic vehicles may require proof of classic car insurance to qualify. Check with your state's department or bureau of motor vehicles (DMV or BMV) for exact vehicle age requirements.

What other attributes can make vehicles exempt from emissions testing?

Emissions testing exemptions are commonly granted for the following reasons, although exact rules vary widely by state.

New cars

In many states, brand new cars and cars that are only a few years old may be exempt from emissions testing because they run relatively cleanly.

Gross vehicle weight rating (GVWR)

This measures how much weight your vehicle can carry, unrelated to towing capacity. Vehicles over a specific GVWR may be exempt.

Diesel vehicles

Some states exempt diesel cars entirely from emissions testing. Learn more about the pros and cons of diesel cars.

Non-conforming cars

Kit cars, dune buggies, hobby cars, street rods, and "gray market cars" – imported cars that weren't originally sold in the U.S. – are some examples of non-conforming cars. Instead of getting an automatic exemption, you may have to apply for an emissions exemption.

Farm vehicles

These include farm trucks, farm tractors, and other vehicles limited to farm use.

There's technically no time limit to claiming life insurance. Starting the process sooner rather than later can help the life insurance payout process go smoothly. If you're managing a loved one's affairs after they pass, notify all known life insurance beneficiaries so they can start their claim with the correct insurer. And if you have a policy of your own, remember to regularly review your life insurance so you can avoid passing away with no living beneficiaries.

Coverage names and availability may vary by state.

Get the right coverage from Progressive

New Progressive customers

Call 1-866-749-7436 or get a car insurance quote online. We'll help you craft a policy that offers the correct protection.

Current Progressive customers

Log in to your policy or call us at 1-866-749-7436 and make sure your coverages are up to

date and to your liking.

Should I add optional coverages?

Even if your lender doesn't require any coverage, a new vehicle is an important investment and should be protected. Comprehensive and collision will pay for damages to your vehicle due to accidents and incidents in and out of your control. If your vehicle's value is minimal (less than \$2,000), carrying physical damage coverage may not make sense. Should you decide to select liability coverage only, make sure you'll be able to purchase a new vehicle out of your pocket in the event it's totaled and uninsured.

Extra coverage like roadside assistance or rental car reimbursement is typically inexpensive and can be purchased at your discretion as well.

How much is full coverage insurance?

Adding physical damage protection and other optional coverages will cost more than a liability-only policy. How much more depends on many factors, including the year, make, and model of the vehicle you want to protect, plus the car insurance deductible you select – the cost of comprehensive and collision coverage will decrease if you choose a higher deductible.

Keep in mind that a policy with extensive coverage can be more affordable than you might think, as Progressive offers several car insurance discounts that can help you attain cheap car insurance with the right coverages for you.

Coverages we offer at Progressive

Here's a summary of most auto insurance coverages available at Progressive.* Remember, there's no combination of coverages that we'd call a "full coverage" policy. See our car insurance coverages in more detail.

Trading a motorcycle for a car

As your circumstances and needs change, you can trade in your car for a motorcycle or trade in your motorcycle for a car, even at a dealership. When you're trading in your car,

you're selling the old vehicle to the dealership and putting that money immediately toward a vehicle purchase. Some dealerships will be happy to accept a trade-in of a different type than the vehicle you're buying. Learn more about the tips for buying a new car.

The only complication with a dealer trade-in on a different vehicle type is that they might give you less than you'd expect for your old vehicle. Unless the auto dealership also sells motorcycles (or the motorcycle dealer also sells cars), the dealership will probably take your trade-in and sell it to another dealer. Consider getting an offer from the dealer and comparing it to what you'd get selling your car to a private party or a specialized dealer. You may still be better off selling the old vehicle separately and bringing the cash to the dealership where you intend to purchase.

What to consider before trading in your car for a motorcycle

There are a lot of compelling reasons to downsize your vehicle, but it may not suit everyone. Think about the following pros and cons before you make the switch.

Pros of trading a car for a motorcycle

Learn more about motorcycle insurance cost and car insurance cost.

Cons of trading a car for a motorcycle

What should I think about before I trade my motorcycle for a car?

Owning a car is different from owning a motorcycle, and it comes with distinct advantages and disadvantages. Consider the following pros and cons before you decide to take the plunge:

Pros of trading a motorcycle for a car

Cons of trading a motorcycle for a car

Do babies need dental insurance?

Babies need dental care, but whether you buy dental insurance for kids is a personal decision. Dental care for babies is largely preventive, and experts recommend starting early. According to the Michigan Medicine health blog, a baby's first visit should take place within their first year of life or within 6 months of their first tooth appearing.

If you plan to keep up with your baby's dental care with the recommended regular visits, which can help prevent issues like decay and cavities, dental insurance may help lower your out-of-pocket costs. Additionally, if you plan to add your baby to your own health insurance plan for dental coverage, make sure you do it within any life event enrollment deadlines related to the child's birth or age, or during the plan's open enrollment period.

How to get dental insurance for kids

Progressive® Health by eHealth has a team of dedicated professionals who can help you determine your eligibility and find a dental plan that works for your family. You can get a dental insurance quote online or call 1-888-831-1065.

What is vision insurance?

Vision insurance can help pay for vision-related treatment and preventive care, as defined by the terms of your policy. Depending on your insurer and plan, you might use vision insurance for routine eye exams, glasses, contact lenses, and surgery. Vision insurance is typically a separate policy from your health insurance, but some health plans might include vision coverage.

Vision insurance versus vision discount plans

Insurers may distinguish between "vision discount" and "vision insurance" plans. Each covers similar types of services and products, but the way you pay is different.

What does vision insurance cover?

Coverage varies by insurer and plan, but vision insurance typically covers the following:

Frequently asked questions

Why is vision insurance separate?

Vision insurance is often separate from health insurance (also known as a standalone policy) because of the specialized care it covers. Additionally, glasses were historically made and sold by craftsmen – not doctors – leading to a long-standing distinction between health and vision care.

Does insurance cover contacts and glasses?

Vision insurance typically does cover contacts and glasses. Adult health insurance alone often doesn't cover corrective lenses unless the plan includes vision coverage. You might be able to find health plans that include vision and dental insurance for kids, particularly on the government Marketplace, since the Affordable Care Act considers them essential benefits for children.

How do I get vision insurance?

You can quote vision insurance through Progressive Health by eHealth to compare your plan and pricing options. Or call 1-888-831-1065 to speak with a licensed representative about which plan is right for you.

What is dental insurance?

Dental insurance is a contract with an insurer that defines how you and the insurer will share the costs of your dental care. It outlines how much you pay each month for coverage (your premium) and how much of your covered dental costs your insurance will pay for. Dental insurance works similar to how health insurance works.

Common dental insurance definitions include:

What does dental insurance not cover?

Dental insurance typically doesn't cover procedures that aren't medically necessary. Depending on your plan, that might include elective cosmetic procedures and orthodontic work for adults. Some plans for adults may exclude pre-existing conditions. In some cases, a dental insurance plan may cover some versions of a procedure but not others.

Is dental insurance worth it?

Dental insurance isn't required by law, but even routine cleanings can get expensive and make having dental insurance worth it. Start by weighing your potential dental insurance premium against your average dental care costs for a year. Consider your dental care habits and how often you've needed treatment for cavities or other problems. Accounting for these scenarios can help you estimate your dental expenses for a normal year and compare that to the cost of insurance. Remember to factor in any deductible, copay, and co-insurance when you compare dental plans.

Note: Dental insurance is typically a standalone insurance policy, separate from your health insurance coverage, but some health plans do include dental coverage. Dental coverage may be offered as an optional benefit through your employer, or you can purchase it from a private company or through the government Marketplace.

Find out if dental insurance is worth it for kids.

Frequently asked questions

How do I use my dental insurance?

Once you have proof of dental insurance, use it by presenting your plan information to your dental care provider at your next appointment. Typically, your dentist or other provider can bill your insurance directly, and you'll be sent a bill later for any remaining costs not covered by insurance.

If you have a co-pay, your dentist may ask for that payment at the office after your appointment. If you already paid your full dental bill without it going through insurance, you may be able to request reimbursement from your insurer for covered costs. To do this, contact your insurer and have your dentist send the insurer your care records.

Does dental insurance cover fillings and crowns?

Yes, typically dental insurance covers these procedures. However, every plan is different, and insurers may only cover certain kinds of fillings or crowns. For example, an insurer may cover fillings made from some materials but not others.

How do I get dental insurance?

You can quote dental insurance through Progressive Health by eHealth to compare your plan and pricing options. Or call 1-888-831-1065 to speak with a licensed representative about which plan is right for you.

What does dental insurance cover?

Depending on your insurer and plan, dental insurance may cover a wide variety of procedures ranging from routine care like cleanings and X-rays to procedures like oral surgery, fillings, and crowns. In some cases, dental insurance may also cover some orthodontia, but possibly only if the orthodontic work is necessary for a child on your plan. Certain care may be covered differently based on your plan's terms. For example, preventive maintenance may be covered even before you meet your yearly deductible.

Covered procedures typically include:

How does homeowners insurance cover dog bites?

If your dog bites someone and you're liable, your homeowners insurance policy has two different coverages that may offer protection. Personal liability coverage can pay for injuries for which you're responsible and potential lawsuit costs, up to the limits of your policy. Medical payments coverage may cover necessary medical expenses for injuries on your property. For example, your friend gets knocked down by your dog and breaks an ankle. In this case, your medical payments coverage can pay for their hospital bills, up to your policy's limit.

What factors determine whether a dog bite is covered by homeowners insurance?

Some insurance companies may decline coverage if your state has classified your dog as potentially dangerous, such as a Rottweiler, Pit Bull, or Mastiff. Other companies will evaluate the individual animal before deciding on coverage, and some insurers will not consider the dog breed at all. Other factors, such as whether the dog has a bite history, may come into play.

Check to see if your area has specific statutes relating to insurance and dog bites. Some states require specific amounts of liability insurance if you own a dog that's considered more likely to bite. Your city or state may also require you to put up warning signs, leash your dog, or take other preventative measures to reduce the risk of a dog bite.

While dog bites are more common with younger children, your homeowners insurance won't extend coverage if your dog bites your child or anyone living in your household. Learn about adding a dog to your home insurance policy.

Does homeowners insurance cover dog bites off my property?

Certain policies may limit coverage for dog bites that occur away from your property, so check with your insurer.

Does umbrella insurance cover dog bites?

A standard homeowners insurance policy includes anywhere from \$100,000 to \$500,000 of personal liability coverage. If you don't think that's enough, you can supplement the amount of coverage with a separate umbrella insurance policy. Umbrella insurance can protect your assets if your liability amount exceeds the limits of your homeowners insurance policy.

What types of motorcycles are best for riding in the snow?

The best motorcycles for snow riding have attributes such as fatter tires, greater engine displacement, low-end torque, and well-maintained brakes.

Knobbier, fatter tires

In winter, slicker roads mean you'll appreciate tires with better traction. The amount of traction you need varies based on the winter weather where you live and your skill and comfort with slippery riding conditions.

Greater engine displacement

Sometimes referred to by the engine's cubic centimeters (cc), engine displacement is a potential indicator of the power a motorcycle engine can produce. Having more power in the winter is never a bad thing.

Better low-end torque

Riding your motorcycle through snow often means riding at lower speeds. Low-end torque refers to the power your motorcycle generates while it's in lower gears. All other things being equal, a bike with better low-end torque makes for a better winter bike.

Well-maintained brakes

Motorcyclists often recommend relying on natural deceleration as much as possible while riding your motorcycle in the snow. But when you need your brakes – especially your rear brake – you want them to work as intended.

What options can make winter motorcycle commuting more comfortable?

Heated seats and grips are two ways to fight off the cold. Hand guards or muffs offer an additional layer of protection, as does a higher windscreen. Where riders sometimes disagree is on the use of fairings. Fairings are the covers over the engine and other working parts of the motorcycle. They also reduce drag while riding and offer some wind protection.

While that may sound like a no-brainer for winter riding, other motorcyclists advocate for riding "naked" – without fairings – because it makes maintenance and cleaning easier. Fairings may also be damaged if you drop your bike, which goes back to the question of whether you mind your bike getting dinged up in the winter. Many riders recommend hand guards and crash bungs to help protect you and your bike in the event of spills, which are more common in winter than any other time of year. Learn more about the best motorcycles for commuting and the best motorcycles for new riders.

Are there any specific winter motorcycle maintenance concerns?

Making sure you're up to date on your routine motorcycle maintenance is a must regardless of the season, or even if you're using a bike you don't mind getting beaten up. Your brakes should also be in the best shape possible.

Because of salt and sand on the roads, you should wash your bike at the end of every

riding day if possible. Once it's clean, you can apply an anti-corrosion spray to the engine and other metal parts. Where you have joints, hinges, and the like, spray grease will help keep them working smoothly.

What else should I consider about winter motorcycle riding?

Regardless of the motorcycle, you'll want great weather protection for yourself. Keeping your face, hands, and feet warm is critical for your mobility and responsiveness while riding in winter. As for the rest of your body, you'll want to invest in high visibility clothing that's insulated and waterproof.

Riders also recommend leg shields, fog masks to help keep your visor clear, and balaclavas or some other form of protection to keep your neck warm and bridge the gap from helmet to clothing. There's also heated motorcycle clothing that can plug into some motorcycles. It draws power from the bike to keep you warm wherever you're traveling.

Is renters insurance required in Illinois?

Although renters insurance isn't required by Illinois law, your landlord or the company that manages your apartment building, condo, or house may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. Plus, your renters policy may pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt because of a covered loss that has caused it to be unsafe or not suitable to live in.

Illinois renters insurance coverages

Check out the four standard coverages on nearly all Illinois renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.

- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Illinois is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.

- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.

- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

[Learn more about renters insurance coverages.](#)

Common claims in Illinois

Weather-related damages in Illinois are often related to storms and include rain, hail, and snow. Tornadoes are an occasional peril, too, as Illinois experiences an average of 50 tornadoes each year. Your Illinois renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits.

How much is renters insurance in Illinois?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Illinois, including your location and coverage limits. [Learn more about renters insurance cost factors.](#)

Get an Illinois renters insurance quote

Discounts on Illinois renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Illinois, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

Why is fall the best time of year to buy a boat?

Part of what makes fall the best time to buy a new boat is that most sellers don't list their boats for sale that late in the season. Boats are typically listed for sale earlier in the summer when prospective buyers can still use them before the end of the summer.

Whether you're buying a fishing boat, a powerboat, or a pontoon boat, buyers in the market for a boat have a few things going for them when they purchase in the fall.

Boating season is over

There's virtually no more time to use a boat for the season, and sellers know this. Anyone who buys may have to wait six months before enjoying their new purchase. Not many people shop for boats once the weather turns cool. Most have moved on from boating for the year and some people are preparing their kids to go back to school.

Time for dry storage

Sellers also know that anyone buying a boat in the fall will have to pay for storage costs until it can go back in the water in the spring.

Deferred maintenance

Many people try to hold off on maintenance for their boats until fall and winter, so they won't lose time enjoying the boat during the season. But that also means they're putting off the cost of service. If a seller doesn't sell their boat to whoever is buying in the fall, they'll have to cover those maintenance costs before their boat goes back in the water in spring.

What is the worst month to buy a boat?

The worst month to buy a boat would be the summer months. Everyone wants to be out

on the water as soon as it warms up, and sellers know that if they sell, they're probably giving up the rest of their time on the water for the spring and summer. Plus, they've already arranged dock space and had their boat serviced, so it's ready to use.

With so many buyers looking for boats and sellers wanting the best price, it isn't easy to negotiate a price on a new boat in the peak summer months. That's why waiting until fall can help you find the best deal. Learn some tips to guide you when you are buying a boat for the first time.

How to get boat insurance with Progressive

Can I return a car I just bought?

If a dealership offers a cooling-off period after a sale, it can last any length of time that the dealership chooses. Note that car dealerships are under no legal obligation to offer a cooling-off period, so it may be a good idea to ask your salesperson about it. You may be able to negotiate a cooling-off period into your contract to close a deal when buying a car. The possibility of being able to return the car may also depend on the situation you're in.

You don't think you got a fair deal. If this is the case, try contacting the car dealership manager and calmly explain your situation. While they aren't legally obligated to do anything once you've signed the contract, the two of you may be able to reach an agreement.

Something's wrong with the car. Can you return a vehicle to the dealer within 30 days if it has a mechanical issue? Chances are you can, and you probably won't be limited to just 30 days. Each state has its own version of a "lemon law" that essentially says you can return a car to the dealership if it develops a serious problem that makes it unsafe to drive. Check with your state to see what they define as a lemon. Once a car is declared a lemon, the dealership has a reasonable opportunity to repair the problem – the specific number of days will vary by state. Learn more about what happens if you buy a lemon car.

If they can't fix the problem in a way that makes it safe for you and your passengers, they owe you a refund or a replacement.

You don't like the car. Car dealerships generally won't see this as a good enough reason to take back the vehicle unless they previously agreed to a cooling-off period. To avoid getting into this situation, take your time deciding and take the car on multiple test drives

before signing a contract.

The likelihood of being able to return a car also depends on whether it's a new or used vehicle. Car dealerships are much more likely to take back a used vehicle. This is because a new car is no longer "new" as soon as you drive it off the lot. If the dealership takes back the car, they'll then need to sell it as a used vehicle, and they'll likely lose money on the transaction.

What is whole life insurance?

A whole life insurance policy offers lifelong coverage and a death benefit that your heirs may claim regardless of when you pass away (if you have paid your premium on time). It's the most common permanent life insurance type. Whole life might appeal to you if you're seeking:

- ☐ Protection for your loved ones for your entire life
- ☐ Set payments
- ☐ A fixed interest rate on the policy's cash value

Fixed interest rate

One of the key features of permanent life insurance is the policy's cash value, which grows over time and allows you to borrow from it in the form of a life insurance policy loan. With a whole life policy, the money from the cash value will grow at a fixed rate, making it simpler and more predictable than other permanent life insurance types.

With whole life insurance, if you reach the insurer's maturity date (usually set for when you're 100–120) and your cash value equals the death benefit amount, your insurer will terminate the policy and pay out the coverage amount directly to you.

Learn how burial insurance works as a specialized type of whole life insurance.

What is universal life insurance?

Universal life insurance, also called UL or adjustable life insurance, is also permanent and will last until you pass away if your premium payments are up to date. Unlike a whole life policy, UL includes features that allow you to adjust your policy. For example, you can increase or decrease your premium or even skip payments if your cash value amount can cover the payment for you. Additionally, the cash value of a universal life policy can

increase your death benefit when you pass away.

Unfixed interest rate

Unlike whole life insurance, a UL policy's cash value has an interest rate that's partially based on market conditions and will change over time. You'll have a guaranteed minimum interest rate, though.

Universal life policies are best if you want permanent coverage and a more hands-on approach to managing your life insurance policy. Its cash value carries greater risk and possibly more fees but greater potential reward. Learn how a general UL policy differs from the more specialized indexed universal life (IUL) insurance. \x3C!--StartFragment-->You can also compare whole life versus IUL.\x3C!--EndFragment-->

Comparing whole life vs. universal life insurance

Reference this table for a quick comparison of the differences between whole life insurance and universal life insurance. You can also learn more about the difference between term and permanent life insurance.

Does Kansas have minimum auto insurance requirements?

Kansas auto insurance laws require drivers to carry liability coverage limits of at least:

- ☐ \$25,000 in bodily injury liability
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage liability

Consider increasing your auto liability limits to better safeguard your assets. Learn more about auto liability coverage.

Kansas mandates uninsured*underinsured bodily injury coverage (UMUIM BI)* with the following minimum limits:

- ☐ \$25,000 in uninsured/underinsured motorist bodily injury liability
- ☐ \$50,000 in total uninsured/underinsured motorist bodily injury per accident

Additionally, Kansas required all drives to carry personal injury protection (PIP) coverage with a minimum limit of \$4,500 per person

Comprehensive and collision coverages are designed to protect your vehicle

If you're leasing or financing your vehicle, your lender typically requires comprehensive car coverage and auto collision coverage. Even if your ride is paid in full, physical damage coverages can be worth carrying to protect your vehicle against theft, vandalism, and collisions.

What are indexed universal life and whole life insurance policies?

A whole life insurance policy covers you for life. It has cash value that grows at a fixed interest rate and is the most common type of permanent life insurance. Indexed universal life insurance is also permanent, but it's a specific type of universal life insurance with cash value tied to a stock market index's performance rather than non-equity earned rates.

All universal life policies can increase or decrease your premium as your cash value grows. Your cash value can also increase your death benefit. These features don't apply to whole life policies. [Learn more about whole life versus universal life insurance.](#)

What's the difference between liability and full coverage?

When comparing the difference between "full coverage" and liability, keep in mind these basics:

- ☐ Liability coverage is for injuries and damage to others when you're at fault
- ☐ Full coverage often refers to liability and other state-required coverages plus damage to your car (comprehensive and collision), but it is not an actual insurance coverage

Note: "Full coverage" is neither definitive nor all-encompassing, and insurers and lenders may define it differently.

What's covered by liability?

Different states have different car insurance requirements, but almost all require drivers to carry liability coverage. Think of liability insurance as coverage in case you're responsible for an accident, particularly for others' bodily injuries and property damage. If you are found to be at fault in an accident, liability can pay for the other parties' damages up to your coverage insurance limits. [Learn more about your state's car insurance requirements.](#)

What's not covered with liability?

Liability doesn't cover injuries to you or your passenger, nor does it cover physical damage to your vehicle, even when you're at fault in the accident. Having only the minimum liability required by your state with no additional coverage leaves a large gap when it comes to repairing your vehicle after an accident. That's why many lenders might require "full coverage."

What's covered with "full coverage"?

"Full coverage" car insurance is a term often used by auto lenders as a requirement before you sign a car loan or lease. It typically refers to collision coverage and comprehensive coverage, plus any other state-mandated coverage (such as liability). On top of being covered by liability for bodily injuries and property damage you cause others, collision would cover damage to your vehicle caused by collisions, and comprehensive would cover non-collision events like falling objects or natural disasters.

Lenders may also require other coverages like roadside assistance to be included in "full coverage." Since full coverage isn't an actual insurance product, talk with your lender and insurer about exactly which coverages are required and right for your needs.

What's not covered with "full coverage"?

Your medical expenses and your passengers' medical expenses are not covered by liability, collision, or comprehensive coverages. Medical bills can be covered by purchasing medical payments coverage or personal injury protection coverage. Uninsured motorist insurance could provide coverage if another driver with inadequate or no insurance is at fault. Uninsured motorist coverage may or may not be required in your state.

Full coverage vs. liability car insurance: Which do I need?

In most states, you need liability coverage because it's required by state law. Even in the states that allow you to forgo liability coverage, it can still help protect your personal finances if you cause an accident that results in injuries to someone else or damage to

their car or property.

But do you need full coverage car insurance? Your lender will likely require comprehensive and collision coverages when you lease or buy your car via a loan. If you don't have a car loan or lease, it depends on the peace of mind you're seeking – and perhaps the value of your car. Adding comprehensive and collision coverage costs more than minimum liability coverage since it provides significantly more protection. And you may be willing to pay the higher premium if you wouldn't be able to replace your car out of pocket if you cause an accident.

Let your insurer help run the numbers, including determining the value of your car. Compare your vehicle's replacement value to the cost of adding comprehensive and collision, and take into consideration any deductible.

Get the right auto coverage from Progressive

New Progressive customers

Call 1-866-749-7436 or quote car insurance online and we can help you choose the right coverage for your needs.

Current Progressive customers

Log in to your policy or call us at 1-866-749-7436 and make sure your coverages are to your liking.

Is renters insurance required in Colorado?

Although renters insurance isn't required by Colorado law, your landlord or the company that manages your apartment building, condo, or house may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. Plus, your renters policy may pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt because of a covered loss that has caused it

to be unsafe or not suitable to live in.

Colorado renters insurance coverages

Check out the four standard coverages on nearly all Colorado renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Colorado is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry , art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider", to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Colorado

Colorful Colorado is renowned for its natural beauty, which comes with its share of potential risks too; the state is ranked among the top five for risk of natural disasters. Damage from perils that Coloradoans face, like wildfires and winter storms, may be covered by your Colorado renters insurance policy.

How much is renters insurance in Colorado?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Colorado, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Colorado renters insurance quote

Discounts on Colorado renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Colorado, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

What's involved in a car inspection?

Exact vehicle inspection requirements vary not only by state but also by the age and weight of your vehicle. In some states, you may need two inspections: a safety inspection and an emissions test. The safety inspection will determine whether your vehicle is safe to operate. The emissions inspection determines if your vehicle meets federal environmental standards. Learn more about the requirements for car inspections.

What makes a car fail inspection?

Any malfunction or issue with the tested features can result in a failed car inspection. Common reasons for a failed vehicle inspection include:

What happens if your car doesn't pass inspection?

When a car fails an inspection, it will receive a failed inspection sticker. You can drive your vehicle home and to a repair facility on a rejection sticker. You'll typically receive a specific time frame to repair any issues outlined in the inspection and to have the vehicle re-inspected. The mechanic who performed the inspection may be able to complete the repairs as well.

A minor issue such as a broken taillight can be a quick fix and have you ready to go the same day. More extensive issues may take longer to fix, so don't hesitate to make an appointment for the repairs.

What happens if your car fails inspection twice?

If you have already completed the appropriate repairs and your car fails its second inspection, you have a few options. A third inspection may be appropriate after you make further repairs if you're still within the allotted time frame since your first failed inspection. However, this will vary based on your location and can be costly.

Check your local department of motor vehicles (DMV) to see if any waivers are available to you. Some states will offer to waive the inspection or give an extension provided you meet certain conditions.

If your state offers such waivers, make sure to keep track of your repair invoices and other documents. They may help prove your eligibility.

Keep in mind that car insurance doesn't cover mechanical problems. However, you may be able to buy coverage for engine repairs and more through mechanical breakdown insurance.

Vision insurance may also provide some coverage, such as a discount, for elective procedures like LASIK. Each vision insurance plan has its own terms and coverages, so review the specifics when you compare options.

Is vision insurance worth it?

Plans can be affordable, so if you have regular vision care costs, vision insurance might be worth it. Add up your average annual out-of-pocket costs for eye doctor visits, glasses, and contacts, and compare that with quotes for vision insurance. Remember to factor in the potential deductible, copays, and co-insurance when you compare plans. If you have good vision and don't need regular eye care, vision insurance may not be worth it right now.

What are North Carolina's RV insurance requirements?

North Carolina's auto insurance minimums also apply to motorhomes (those which have a motor and can drive independently). No matter how much you travel, you'll need to have proof of insurance with at least the following minimum coverages:

Does New Hampshire require car insurance?

Car insurance in New Hampshire isn't required, but New Hampshire law requires you to show proof of financial responsibility if you're liable for someone else's injuries or damages. Liability coverage can help you properly protect your assets if you're at fault in an accident. If you buy car insurance, here are the state minimum auto insurance limits in New Hampshire:

- ☐ \$25,000 in bodily injury liability per person
- ☐ \$50,000 in total bodily injury liability per accident
- ☐ \$25,000 in property damage liability per vehicle

What are New Hampshire's uninsured motorist laws?

More than 6% of drivers in New Hampshire were uninsured in 2019, according to the Insurance Information Institute. And, if you buy auto insurance in New Hampshire, uninsured/underinsured motorist bodily injury and property damage are mandatory coverages with the following minimum limits:

- ☐ \$25,000 in uninsured/underinsured motorist bodily injury
- ☐ \$50,000 in total uninsured/underinsured motorist bodily injury per accident

New Hampshire also requires \$1,000 per person in medical payments coverage if you purchase an auto policy. Medical payments can pay for medical bills resulting from a covered accident.

Consider comprehensive and collision coverage

Your lender will typically require comprehensive and collision coverage if you're leasing or financing your car. Even if your vehicle is paid off, these coverages can pay to repair or replace your car if it's stolen, vandalized, or damaged in a covered accident.

What does street legal mean?

"Street legal" means that a car meets all the regulations for driving on public roads. Any car that you buy from a car dealership should be street legal. When you buy a car from a private party, however, there is a possibility that it might not be street legal.

You can determine how to make a car street legal if you find the right one and it needs some work. Ask a mechanic to confirm whether a used car you're buying is street legal or can be made to be street legal. You can also ask them to evaluate the condition of the vehicle. Learn more about getting a mechanic to inspect a used car and what to look for when buying a used car.

What are the requirements for a street legal vehicle?

Most requirements for a car to be street legal are designed for your safety and the safety of other drivers. Check with your state's Department of Motor Vehicles (DMV) for specific details about each of the following.

Outside your car

On the outside of your car, street legal requirements include ground clearance, emission control systems, tires, brakes, bumpers, license plate, lights, hood, and windshields.

If your ground clearance is too low, you can damage the undercarriage or the fuel tank. If it is too high, you run the risk of a rollover. Emission and control systems affect the air in the passenger cabin and the air we breathe. Where state laws vary most is on what is the acceptable amount of pollutants released by your emission system.

Tires need coverings like fenders or mud flaps to keep debris from flying at other cars. Most states have a law about minimum tread depth. Not only do you need brakes, but a parking brake – sometimes called a handbrake, emergency brake, or e-brake – is also required.

Front and rear bumpers are needed, and some states have laws about acceptable height levels. States vary about whether license plates need to be on the front of a car. But there must be one on the rear of the car. Other requirements include being illuminated at night, remaining unobstructed (e.g., wiping the snow off after a storm), and being readable from a distance (usually at least 100 feet).

States typically require headlights, taillights, brake lights, turn signal lights, hazard lights, reverse/backup lights, and license plate lights. There also needs to be a closed cover or hood over your engine compartment. There may be a limit to how much higher hood scoops and air intakes that stick out of a hole cut in the hood are allowed to be.

An external side mirror on the driver's side is a must. States vary on when a side mirror for the passenger side is required. Windshields and wipers keep debris from your eyes and face, and the wipers keep the windshield clear of rain and snow. States have varying laws about tinting of the windshield glass.

Inside your car

On the inside of your car, street legal requirements include seat belts, steering wheel, horn, and rearview mirror.

Federal laws require that you have a seat belt available for every seat in the car. Seat belt laws and regulations vary depending on where you sit, your age, and accommodations (like infant car seats or booster seats). There's no consistent standard for steering wheel size at the federal level. States may regulate a shape (usually round) and a minimum diameter but make exceptions with steering systems for disabled drivers.

There are three typical components of horn laws, significant variation within such laws across states. It must be audible at a minimum distance (for example, at least 200 feet). It can't be unnecessarily loud or harsh, which may be a police officer's judgment call. It can't be a sound that would be confused with an emergency vehicle, so there are no sirens, bells, or whistles.

An interior rearview mirror is typically required when you have a rear window. If you drive a box truck with no rear window, then a side-view mirror on the passenger side is generally required.

Can you get insurance for a car that is not street legal?

If a car is drivable but not street legal, some auto insurance companies may not cover it. The company might cancel your policy, especially if they find out you've made an illegal modification. Your auto insurance policy may include exclusion language that addresses situations such as modifying the vehicle in ways that make driving unlawful. Your insurance company may give you a deadline to make your car street legal again before terminating your coverage. Learn more about how car insurance works.

Get the right coverage for your car with Progressive

Current Progressive customers

You can log in or call 1-866-749-7436 to check on your coverages.

New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your car.

What types of military vehicles can be insured?

Every classic vehicle insurer has different rules about the collector vehicles they'll insure, often regarding the vehicle's age, usage, and modifications. Progressive offers classic car insurance through Hagerty for military vehicles that meet the following requirements:

- ☐ 20 years and older
- ☐ De-militarized (armaments removed or disabled)
- ☐ If participating in battle reenactments, vehicle must remain mostly stationary

You also may need to meet other insurer requirements that would apply to any classic vehicle. For example, Hagerty requires that the vehicle you insure isn't your everyday vehicle. Learn more about how classic car insurance works.

What does military truck insurance cover?

The standard auto insurance coverages are typically available through classic vehicle insurers, even for military vehicles. Plus, there are some optional coverages designed to account for your vehicle's restoration, modifications, and more. Here are the military

vehicle coverages available through Hagerty:

- ☐ Liability (starting at the minimum required by your state)
- ☐ Comprehensive and collision
- ☐ Optional roadside assistance
- ☐ Other optional coverages for spare parts and tools, increasing value while your military vehicle is under construction, and more

Learn more about car insurance requirements by state.

How much insurance should I get for a military vehicle?

Rather than insuring your car for its replacement or depreciated value, military vehicle insurance allows you to have a coverage limit up to your vehicle's "agreed value," which Hagerty calls the Guaranteed Value®.* This will be determined during your antique vehicle's valuation process, when your insurer will factor in your vehicle's age, make, model, engine, condition, modifications, and restorations. When your vehicle is insured for an agreed amount, if it's totaled by a covered incident, you'll receive that full value, minus your deductible, and minus any salvage value if you decide to keep what remains of the totaled vehicle.†

How to get insurance for your classic military car

Online

Get a classic car insurance quote and choose the coverages you want for your military vehicle.

Call a rep

Call 1-888-534-8980 and speak with a representative.

Does my comprehensive insurance also cover a U-Haul?

The comprehensive coverage on your personal auto insurance policy likely only covers vehicles up to a certain weight, which means it won't cover damage to large moving trucks or cargo vehicles. Double-check with your insurance company, but you'll likely need to purchase separate insurance to be protected while renting a truck.

How does personal property coverage work?

Personal property coverage may protect your belongings against fire, theft, and other covered perils outlined in your policy. There are two types of loss settlements for your personal property: replacement cost and actual cash value. Replacement costs cover the item as new at the time of the claim. Actual cash value means the replacement cost of the item minus depreciation. Learn how insurance covers fire damage and how insurance may cover theft.

The amount of personal property coverage that you can select may vary based on the type of property insurance you have:

1. Homeowners insurance policy:

Your homeowners insurance policy will typically include some percentage – such as 50% of your dwelling coverage for personal property coverage. For example, if your policy's dwelling limit is \$200,000, you'll have \$100,000 in personal property insurance coverage. Your policy may offer an option to increase or decrease the limit to fit your needs.

2. Renters insurance policy:

Many renters insurance policies provide personal property coverage options that typically range from \$10,000 to \$500,000.

3. Condo insurance policy:

On a condo insurance policy, personal property coverage options typically range between \$0 and \$500,000.

How much life insurance is best for my parents?

That depends on which policies you qualify for, how much you can afford in premium payments, and the level of death benefit that makes sense for you. Buying a life insurance policy on your parents can offer you a safety net upon their death when you're dealing with their funeral services, final expenses, and any other details. To select the right level of coverage, consider what those costs might total, and compare them with the death benefit levels and premium you qualify for. Learn more about how much life insurance you need.

Get started with a life insurance quote

So what does "full coverage" car insurance actually mean?

When financing or leasing a vehicle, your lender may use the term "full coverage." That means they require you to carry comprehensive and collision plus anything else your state mandates. Liability is a mandatory coverage in nearly every state, while comprehensive and collision (physical damage coverages) are optional. However, lenders can have their own rules about the coverages they require. Learn more about car insurance requirements by state and liability vs. full coverage car insurance.

Instead of asking, "Is my car insurance full coverage?" ask your insurance company or agent if you have the right coverages. Paying for every protection offered by your insurance company could get expensive. While your lender may consider the state-minimum liability as sufficient, that may not be enough coverage to protect you and the other drivers on your policy. You might consider customizing coverages for you, your family, and your vehicle.

Here's a quick explanation of what "full coverage" really means and the coverages it entails:*

Do I need to get kids' dental insurance?

Kids' dental insurance isn't required, but having it can reduce your out-of-pocket care costs if you find the right plan. If your family is committed to cleanings and checkups every six months, which can help develop healthy habits and prevent decay, dental insurance can help keep your child's annual dental costs low. And since dental plans for children 18 and under are considered an essential health benefit under the Affordable Care Act (ACA), insurers are required to offer kids' dental insurance coverage – you can get it via your existing health plan or a standalone dental plan.

Learn more about how dental insurance works.

What is the difference between a moonroof vs. sunroof vs. panoramic?

When it comes to rooftop glass panels in cars, there are several types, including sunroofs, moonroofs, and panoramic sunroofs. While there are subtle differences in sunroofs and moonroofs, the two terms are often used interchangeably. Technically, a moonroof is a glass panel in the roof of a car that may or may not open. A sunroof, on the other hand, is a glass or metal panel that can be opened, and it usually has a sunshade that can be closed to block bright light from entering the vehicle when the sunroof is closed.

On the other hand, panoramic sunroofs are relatively new. A panoramic sunroof is an extra-large glass panel – sometimes it's multiple panels – that spans both the front and back seats of a vehicle. It's rare when you're buying a new car that you get to choose between a sunroof, moonroof, or panoramic sunroof. Typically, an automaker will offer one option on a particular vehicle, and seldom are multiple options available. And while these can sometimes be installed as after-market car features, this can be an expensive proposition.

Panoramic sunroof pros and cons

A panoramic sunroof may help drivers feel less claustrophobic thanks to the additional exposure to natural light. However, while they create more of an open-air feel and let in more light, they often can't be opened all the way because of their size. Other disadvantages can include having slightly less headroom and added warmth due to the extra glass, especially during the hot summer months.

Pros and cons of sunroofs

Pros of sunroofs

A sunroof can be a great feature for drivers who want the option of getting more light and air without the expense of a convertible, but there are downsides as well.

Cons of sunroofs

Here are just a few disadvantages of a sunroof in cars.

While a sunroof can be a great treat on sunny days, rainy days are inevitable. Having a sunroof creates one more way that water can infiltrate a car. Plus, because the sunroof is on the roof of a car and exposed to lots of direct sunlight, seals can crack or break, making water intrusion and water damage to your car a potential problem.

It's certainly a nice feeling to cruise on an open road with the sun shining and wind blowing your hair, but you may be wondering, are sunroofs safe? Having a sunroof is another potential distraction for drivers. Avoid opening or closing the sunroof while driving or taking your eyes off the road to look at something through the sunroof.

Sunroofs and moonroofs are usually listed as an optional add-on for new vehicles. Having or installing one adds to the cost of a vehicle.

There are mechanical parts in a sunroof that allow it to vent or slide open, and these parts can break or wear out over time, requiring repair or replacement. The glass in the sunroof can also become cracked, scratched, or damaged, which is another potential expense.

Having heavy glass in the roof of your vehicle raises the car's center of gravity, which can affect the car's handling and maneuverability.

A sunroof is one more way that someone can potentially enter your vehicle or steal belongings left inside.

Panoramic sunroof pros and cons

A panoramic sunroof may help drivers feel less claustrophobic thanks to the additional exposure to natural light. However, while they create more of an open-air feel and let in more light, they often can't be opened all the way because of their size. Other disadvantages can include having slightly less headroom and added warmth due to the extra glass, especially during the hot summer months.

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New Progressive customers

Quote auto insurance online or call 1-866-749-7436 to insure your car.

Is renters insurance required in Hawaii?

Renters insurance isn't required by law in Hawaii. But your landlord may require it before you can move in, so it's a good idea to check your lease to see if it's a stipulation. Even if you're not required to have renters insurance, you might consider investing in a policy. It can help cover your belongings against certain perils. Renters insurance can also protect you against personal liability. Learn more about personal liability for renters insurance.

Hawaii renters insurance coverages

Check out the four standard coverages on nearly all Hawaii renters insurance policies:

- ☐ Personal property protects your personal belongings, including furniture, clothing, and electronics.
- ☐ Loss of use helps cover costs associated with an increase in living expenses, up to your policy's limit, if you're unable to stay in your home while it's being repaired or rebuilt due to a covered loss.
- ☐ Personal liability protects you financially if you're legally responsible for another person's injuries or damage to their property.
- ☐ Medical payments to others pays for medical expenses due to a covered occurrence.

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Hawaii is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

- ☐ Certain valuable items, like jewelry, art and collectibles, may have specific limits on your renters policy. If your items exceed the limit, you may be able to purchase an endorsement for your policy, also known as "adding a rider," to cover the item for its value.
- ☐ Personal injury: May pay for legal fees and damages if you're liable for slander or defamation.
- ☐ Water back-up: Water that backs up through sewers or drains or discharges from a sump pump may not be covered by your standard renters policy. Water back-up coverage may pay for the damage to your belongings and water removal costs.

Learn more about renters insurance coverages.

Common claims in Hawaii

Weather-related damages in Hawaii come from wind and rain more often than any other natural event. Your Hawaii renters insurance policy may pay for damaged personal belongings from a covered peril, up to your policy's limits.

Discounts on Hawaii renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Hawaii, such as:

- ☐ Multi-policy
- ☐ Quote in advance
- ☐ Pay in full
- ☐ Secured/gated community

See more of our available renters insurance discounts.

How much is renters insurance in Hawaii?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Hawaii, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Hawaii renters insurance quote

Do I need medical payments coverage on my motorcycle insurance?

Motorcycle injuries are often serious, especially if you don't wear a helmet. If your health insurance has a high yearly deductible, expensive co-pays, or doesn't cover motorcycle injuries, you may want to consider adding Med Pay or PIP. Even if your health insurance plan offers good coverage and low costs for motorcycle injuries, medical bills coverage through your motorcycle insurance can extend your benefits. In the case of PIP, it can cover non-medical expenses like lost wages or increased childcare that result from the accident.

If you frequently ride with a passenger, Med Pay or PIP can be especially crucial since they

may cover the person riding with you, too. That can help them get the care they need without leaving you responsible for paying for their injuries out of pocket.

Get the right motorcycle insurance coverage from Progressive

New Progressive customers

Call 1-866-749-7436 or quote motorcycle insurance online and we can help you choose the right coverage for your needs.

Current Progressive customers

Log in to your policy or call us at 1-866-749-7436 and make changes to your policy if you need to.

Can you be denied life insurance for being overweight?

Your application typically won't be denied solely because of your weight. But you might get denied if you have serious health complications. If that happens, consider shopping around more or applying for a guaranteed issue policy, a more expensive type of life insurance that doesn't require a medical exam or factor in your health.

What's the best life insurance for a high BMI?

Overweight individuals can often qualify for a traditional life insurance policy, so start there. If you have trouble qualifying, consider applying for a guaranteed issue policy. Be aware that these policies tend to cost more and offer lower death benefit amounts.

How to get life insurance through Progressive

Compare life insurance quotes online in as little as 60 seconds with Progressive Life by eFinancial. Or call 1-866-912-2477 to discuss coverage that fits your needs.

How does a decreasing term life insurance policy work?

Like other term life insurance policies, a decreasing term life policy provides coverage for

a defined period, usually between five and 30 years. When you purchase a decreasing term policy, you'll pick the number of years it will be active (usually five to 30 years) and your starting death benefit. After that, the payout your beneficiaries can receive will decrease a certain percentage each month or year (depending on the policy).

If you pass away during the policy's term, your beneficiaries can file a claim for the death benefit amount available at the time of your passing. If you're alive at the end of the policy's term, the death benefit will have decreased to zero and your coverage will terminate.

Is renters insurance required in Georgia?

Although renters insurance isn't required by Georgia law, your landlord or the company that manages your apartment building, condo, or house may mandate a renters policy before you can move in. Even if you're not required to carry renters insurance, a renters policy is generally affordable and may cover your belongings against certain perils. Plus, your renters policy may pay for you to live elsewhere if you're unable to stay in your residence while it's being repaired or rebuilt because of a covered loss that has caused it to be unsafe or not suitable to live in.

Georgia renters insurance coverages

Check out the four standard coverages on nearly all Georgia renters insurance policies:

Additional coverages

For tenants renting apartments, condos, or homes, the best renters insurance in Georgia is always a policy with customized coverage limits. Here are some extra options for when you need more protection:

Learn more about renters insurance coverages.

Common claims in Georgia

Hurricanes, heavy winds, and thunderstorms are the most common sources of weather-related damages in Georgia. Your renters insurance policy in Georgia may pay for

damaged personal belongings from a covered peril up to your policy's limits.

Discounts on Georgia renters insurance

Progressive offers several discounts to help lower the cost of renters policies in Georgia, such as:

See more of our available renters insurance discounts.

How much is renters insurance in Georgia?

You can buy renters insurance for less than \$1/day.* Many components influence the cost of renters insurance in Georgia, including your location and coverage limits. Learn more about renters insurance cost factors.

Get a Georgia renters insurance quote

What happens if there's no beneficiary on a life insurance policy?

Life insurance with no living primary beneficiaries or contingent beneficiaries is paid out to the insured's estate. Depending on the insured's will and financial affairs, the payout may be subject to a lengthy probate process and other potential consequences – consult with a financial or tax advisor to understand the details of your situation.

As a result, the insured's heirs may ultimately receive less than the policy's original death benefit, and it'll take longer for them to receive it than if they were named as beneficiaries of the policy. That's why it's important to regularly review your life insurance policy and name at least one primary and one contingent beneficiary.

How can named beneficiaries access a life insurance payout?

The insured's life insurance company needs to be notified of their death and receive a valid claim from a beneficiary or beneficiaries before it can pay out the death benefit. The insured may have pre-authorized their financial advisor to contact the insurance company

and beneficiaries to initiate the claims process upon the insured's passing.

If the beneficiaries aren't informed about an insured's policy, there are ways for them to find it and file a claim. Learn more about how to locate an unclaimed life insurance policy.

How to get life insurance from eFinancial through Progressive

Get a life insurance quote online and compare rates in as little as 60 seconds or call 1-866-912-2477 to speak with a licensed representative who can help you find the right policy for you.

What else does a passport do?

While one of a passport's primary functions is for international travel, it can also be used as a federal identification document. It may be used as valid ID to buy alcohol, gain entrance to age-restricted venues, and prove citizenship. It may also serve as alternate ID when you apply for jobs, enroll in school, or apply for a driver's license or REAL ID.

If you travel frequently or do business or live abroad, you probably need your passport for applications and official documents, including applications for travel insurance. For example, a bank may request your passport if you want to open an account as a foreigner, even if you live in the U.S. and want the account for business reasons. You may also need it to buy property and establish a legal residence in the destination, even if you only intend to buy a vacation property.

What is a passport book?

A passport book is the traditional passport used as identification, often during international travel, that's standardized worldwide. It includes a page with your identifying information, such as passport number, name, birthdate, and birthplace. By reviewing your valid passport, border officials can find the information they need to identify you no matter your origin, destination, or language.

Need to get or update a passport? Learn about passport requirements from these resources:

When can I use a passport vs. a passport card?

A passport card is accepted as proof of identification only under certain circumstances, while a passport serves as valid identification for all forms of travel and in all countries. A passport card is valid identification for travel by land and sea only – and only for trips to and from certain countries, as noted by the U.S. Department of State. It's smaller and less expensive than a passport book.

When should I consider a U.S. passport card vs. book?

A passport card is cheaper and may be enough for your needs – if you travel by land or sea to eligible countries and don't intend to travel on to other countries. If you think you might travel internationally by air to any international destination, you need a passport book.

What's the difference between a visa and a passport?

A passport is a document issued by your federal government as identification, particularly for travelling across borders. A visa is a document issued by a destination country showing the traveler has permission to be there. A visa is usually attached to a page in your passport book and is not always required, depending on your citizenship, residency status, destination, and length of stay.

Countries often issue visas specific to your reason for travel, such as study, work, or tourism. Depending on the category of visa you need, you may need to provide documents via an application. Always be honest in your visa application, and know what's permitted under the type of visa you get.

Helping you save

Progressive offers several discounts to help you save on homeowners insurance policies. Some of the most common discounts include:

See more about the home insurance discounts we offer.

Keep in mind coverage under your policy is subject to exclusions and conditions within your policy. It is important to read your policy to understand the coverage provided.

Learn more about homeowners insurance coverages.

Common claims in Wisconsin

Wisconsin isn't prone to earthquakes; in fact, the last major earthquake occurred back in 1947. The state does see an average of 23 tornadoes per year that can cause serious damage to homes and property. The good news is your home insurance policy may cover damage to your home's structure and belongings caused by tornadoes and high winds up to your policy's limits, minus your deductible.

Learn more about how home insurance may cover storm damage.

How much is homeowners insurance in Wisconsin?

Your cost for Wisconsin homeowners insurance varies based on many components, including your location, type of home, and coverage limits. Learn more about factors affecting home insurance pricing.

Do you own a rental or vacation property in Wisconsin?

If you own a rental property in Wisconsin, make sure it's protected with the right type of insurance policy. Learn more about landlord policies and insurance for vacation or vacant homes.

Fast facts about homes in Wisconsin

Get a homeowners insurance quote for your Wisconsin home

How you're covered

Wisconsin doesn't require homeowners insurance by law, but if you finance your home, your lender may require you to have a homeowners insurance policy in place. Your policy's

coverages are designed to safeguard your property and assets. A typical policy will include the following:

How can I apply for a passport renewal?

You'll apply for your passport renewal by mail if you meet the following criteria set by the State Department:

If you don't meet these criteria, you'll need to apply in person and provide the documentation for a new passport rather than following the process for the renewal of a passport. This includes renewing passports for minor children.

Can I renew a passport at the post office?

No. Misconceptions about how to renew a passport at the post office may stem from the fact that:

Passport renewal process

You'll need to complete Form DS-82, which can either be printed and filled out by hand or completed using the U.S. Department of State's form filler and then printed.

Once you've completed DS-82, you'll need to gather the following items:

Once you've assembled your materials, submit them by mail. You can find the appropriate destination address on the Department of State's passport renewal site, depending on where you live and if you need expedited processing. Once your materials have been received, you can track your renewal online.

A note on passport books: If you already have a passport book and meet the criteria for Form DS-82, you can use your passport to request a passport card by mail, even if it's the first passport card you've requested. Learn more about passports vs. passport cards.

How do I renew an expired passport?

That depends on how long ago your most recent passport was issued. Passport renewal after expiration follows the same steps as renewing a valid passport. If your most recent one was issued within the last 15 years, and meets all the criteria for renewal by mail, you may do so. If your passport was issued more than 15 years ago, you'd need to apply for a new passport instead of a renewal.

How do I renew my passport if I'm not in the United States?

Depending on the country you're in, if you need to renew your passport while abroad, the State Department usually requires you to visit a United States Embassy in person. Each embassy has a set of renewal procedures you'll need to follow.

One exception is for U.S. citizens renewing their passport from Canada. If you live in Canada, you can renew by mail as normal, as long as you don't need the new passport within four to six weeks. For more urgent processing, you'll need to visit a U.S. embassy or consulate in person.

What's included in an Illinois RV insurance policy?

Required coverages

Liability coverage pays out to others when you're responsible for an accident. Bodily injury coverage pays medical bills for injuries you cause, and property damage liability covers damage to objects, vehicles, buildings and can even cover legal fees. The other required coverage, UM/UIM, pays for damages and injuries you and your passengers sustain when another driver causes an accident but doesn't have insurance or doesn't have enough to pay for the damage they caused.

Illinois minimum liability limits are lower than some other states, but you can increase your coverage limits in order to better protect your assets.

Comprehensive and collision coverage

Neither comprehensive nor collision is required by law in Illinois. However, they are required by nearly all financing agreements.

Comprehensive coverage covers damage from forces beyond your control, including fires,

collisions with wildlife, natural disasters, vandalism, and theft.

Collision coverage pays to repair damage from most kinds of collisions, including multi-driver accidents, single-driver collisions with objects (like if you back up into a parked car or hit a road sign in a wide turn), and even covers rollovers.

What if I live in my RV full-time?

If you spend more than six months a year in your RV, you can get a full-time RV insurance policy that's better suited to your lifestyle. Full-time policies are a special kind of Illinois RV insurance that offers the standard RV coverages found in a recreational policy plus a range of coverages similar to those found in a homeowners policy. Some of the advantages of a full-time policy include:

- ☐ Personal liability: Regular RV coverage only covers damage you cause while driving the RV, but full-time personal liability can pay for damage and accidents you cause while the RV isn't on the road.
- ☐ Medical payments: If guests, repair personnel, or other visitors hurt themselves in or around your RV, medical payments coverage can pay for their medical bills
- ☐ Loss assessment: This coverage can pay fees charged by your RV association, such as costs to repair damage to common areas

Other Progressive RV coverages available in Illinois

In Illinois, RV insurance policies offer a lot of optional coverages, including:

Total loss replacement can pay to replace your RV with a brand-new one if yours is declared a total loss following a covered event.

Roadside assistance can pay to get your RV to a mechanic or repair shop if it's disabled on the road.

Replacement cost/personal effects covers personal property you're carrying in the RV, including cell phones, camera equipment, hunting gear, and more.

Emergency expense can pay up to \$750 for hotel and travel expenses if a covered incident leaves your RV unusable while you're traveling more than 50 miles from home.

Pet coverage protects injured animals with up to \$1,000 for vet bills if the injury is the result of a covered incident.

Pest Damage ProtectionSM can pay for repairs when pests like birds or raccoons damage your RV.

Roof Protection Plus[®] can pay to repair or replace the roof on qualifying RVs, even if the problem is the result of normal wear and tear.

Find out more about our optional RV insurance coverages.

How much is RV insurance in Illinois?

Rates for Illinois RV insurance vary considerably depending on the details of your situation. Some of the most important factors affecting cost are:

Get more information about how companies calculate RV insurance costs.

How can I get lower rates for RV insurance in Illinois?

Discounts vary somewhat from one state to another, but Illinois residents may be able to save with Progressive by:

See more Progressive RV insurance discounts.

How to get Illinois RV insurance

What are Illinois' RV insurance requirements?

Illinois requires minimum liability insurance for "all motor vehicles that must display license plates and are being driven." That means that if you have a Class A, Class B, or Class C motorhome – RVs with an engine that move under their own power – you're required by law to purchase an RV insurance policy that provides at least the state minimum liability coverage limits:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$20,000 in property damage per accident

In addition to minimum liability coverage, all policies in Illinois must include uninsured/underinsured motorist coverage that meets the same minimums as liability. Unlike

motorhomes, trailer-style RVs like fifth wheels, pop-ups, travel trailers, and toy haulers don't need to carry their own RV insurance in Illinois. That's because any damage they cause in the event of an accident would be included in the liability coverage of the towing vehicle.

What are the advantages of a decreasing term life insurance policy?

Decreasing term life is more affordable: Term life insurance is generally cheaper than permanent policies like whole life and universal life. And decreasing term life insurance is typically even more affordable than standard term life policies since the payout gets smaller over time.

Decreasing term life can provide security for decreasing expenses: If you have large debts that will decrease over time like a mortgage, student loan, or business loan, decreasing term life can offer timely security in case you pass away and your debt is passed on to someone else (you'd make that person your beneficiary). It can also be a more affordable way to offer protection for children and family members who will depend on your income less and less as time passes.

Decreasing term life insurance isn't available through all insurers. If you're interested, you may need to shop around for life insurance to see who offers it.

Is a decreasing term life insurance policy right for me?

Consider a decreasing term life insurance policy if you have specific expenses or debts that you want to make sure are covered in case you pass away, and your beneficiaries won't depend on your income long-term – for example, if your spouse has their own income or if your children are grown and self-sufficient. Non-decreasing types of life insurance may make more sense if your loved ones will need the original death benefit amount even if you pass away at an older age (while the policy is still active).

Wondering what the right amount of life insurance is for your loved ones? Use our life insurance calculator.

How does a death benefit in a life insurance policy work?

A death benefit is the primary reason someone purchases a life insurance policy; it's the amount of money your insurer will pay out to your beneficiaries if you die during the policy's term. If you borrow from your policy's cash value and don't repay that life insurance loan before you die, the amount you owe will be taken out of your death benefit.

Note that if your policy expires before you die, as may happen with a term policy, your beneficiaries won't receive a death benefit – unless you purchase another policy that's in effect when you die. If you want your life insurance to be able to pay out the death benefit no matter when you die, you'll want a permanent policy. Learn about the difference between term and permanent life insurance.

The cost of your policy is determined by factors like your age, medical history, policy type, and the face amount you select. The greater the face amount, the higher your premium. Consult with a financial advisor or a licensed life insurance agent to determine the right amount of coverage based on your budget, ongoing financial expenses, and the number of people you hope to support via your death benefit. Your benefit amount may also depend on your eligibility, as determined by the insurer when you apply for a policy.

What is a death benefit beneficiary?

In most cases, the beneficiaries of a death benefit from life insurance are your partner, children, or other close loved ones, though you can technically name any person or organization as a beneficiary. When naming more than one beneficiary, you'll specify how much of the death benefit you want each to receive. You can also name contingent beneficiaries, who can only receive the death benefit if all primary beneficiaries are no longer alive when you pass away.

Death benefit types

Based on how you die, the type of death benefit you have could determine if it gets paid out or not. These are the most common death benefit types:

- ☐ All cause death benefit: Your policy will pay out no matter how you pass away, except in the rare case your cause of death is specifically excluded by the policy. This is the typical death benefit for standard life insurance policies.

☐ Accidental death benefit (ADB): An accidental death benefit policy only pays out to beneficiaries in the event of a car crash, drowning, or another accident that results in a fatality. Qualifying accidental causes of death will differ by insurer, so be sure to review your policy carefully.

☐ Accidental death & dismemberment (AD&D): Accidental death and dismemberment (AD&D) insurance policies can pay out for qualifying accidental fatalities as well as for accidents that cause qualifying major injuries such as the loss of a limb, paralysis, or blindness.

Can a felon get life insurance?

Yes, but a convicted felon's life insurance options will be more limited. Some insurers allow felons to qualify for traditional life insurance policies if they meet certain conditions. For example, felons might be able to get traditional life insurance if:

- ☐ They were convicted 10 or more years ago (or 20 years ago for certain crimes)
- ☐ They haven't been on probation or parole for at least 10 years
- ☐ Their conviction wasn't related to a violent crime like rape, murder, attempted murder, or manslaughter

Every insurer has their own eligibility rules for applicants, and some only offer convicted felons a guaranteed issue life insurance or a policy with an accidental death benefit, no matter how long ago the conviction was. Learn more about the different types of life insurance so you know which to ask about.

Do life insurance companies check criminal records?

Yes, during a life insurance application, you will be asked questions about your criminal history, lifestyle, and background so the insurer can evaluate your potential risk. The application typically covers your driving history, occupation, hobbies, health, finances, and criminal record.

The insurer will cross-check the information you provide with public records. Your criminal history will then affect your eligibility – including the life insurance types, death benefit amount, and life insurance rate you qualify for.

Can an inmate purchase life insurance?

Generally speaking, insurers don't offer new traditional life insurance policies to anyone currently incarcerated, due to the high risks involved. Prisoners have restricted access to financial resources, and, on average, shorter life expectancies than other applicant groups. Even if a felon is currently on probation or parole, they may be denied traditional coverage.

What about burial insurance for inmates?

While final expense or burial insurance may be difficult or impossible to get as a current inmate, it can be an option if you've been released. Depending on your age and circumstances, you may also qualify for a term life or whole life policy. Progressive offers final expense and term policies through Fidelity Life, plus other options. Here's how the requirements work for convicted felons over age 50:

- ☐ Fidelity Life RAPIDecision Final Expense: You may qualify if your felony was more than five years ago and you're not currently on probation.
- ☐ Fidelity Life RAPIDecision Senior Life (term): You may qualify if you're age 50–60 and your felony was more than two years ago.
- ☐ Whole life insurance: If you're age 50–85 and don't qualify for a RAPIDecision product, an agent may offer you a standard whole life insurance policy.

How to get life insurance as a felon

To find out which life insurance policy would be best for your circumstances, call 1-866-912-2477 to speak with a licensed representative about your options.

Does your weight matter for life insurance?

Life insurance companies evaluate an applicant and offer a rate based on their risk, but each company calculates risk differently. Some companies may consider overweight individuals to be more likely to suffer from diseases that can shorten your life expectancy, such as diabetes, heart disease, and certain types of cancer. They may offer you a higher rate, especially if your life insurance medical exam shows that you have other health issues.

Are there life insurance weight BMI and weight limits?

Yes – depending on the insurer and policy, there may be a weight limit based on your height. And insurers often use height and weight to assess your body mass index (BMI). Insurers then typically use their own "build chart" to determine how your BMI will affect your eligibility and rate.

While any actual weight limits will vary by insurer and policy, here's a breakdown of common BMI categories according to the National Heart, Lung, and Blood Institute:

- ☐ Underweight: Below 18.5
- ☐ Healthy weight: 18.4–24.9
- ☐ Overweight: 25.0–29.9
- ☐ Obese: 30 and above

How much does BMI affect life insurance?

Life insurance build charts can be more generous than other BMI classifications, and there's no industry standard for how insurers use BMI to make application decisions and determine rates. Your BMI and weight won't be the only factor that goes into assessing your health – any questions you answer about your health and the results of your medical exam will also be factored in. If you're in overall good health, being overweight may not significantly affect your rate. Learn more about what affects life insurance costs.

How to buy a boat for the first time

You can separate the process of buying a boat into three categories: research, shopping, and purchasing.

Do your research

With so many options, the best way to buy a boat is to narrow your search to manageable choices. Think about how you will use the boat, including your activities, how many passengers you'll have, and your storage needs, as you research your boat.

Consider how you might use a boat to help narrow your options. Leisurely fishing on a lake

or pond lends itself to one kind of boat. Wakeboarding lends itself to another type entirely. If you plan to keep the boat for several years, think about how many passengers you will have in your boat. Making a choice can be a balancing act between how comfortable your passengers will be vs. how much baggage or cargo you may carry.

Consider where you will store the boat when it's not in use. If you plan to keep your boat on a trailer and drive it around to multiple bodies of water, you may lean toward a smaller boat. One other thing to consider is the type of boat engine. If you're a first-time buyer, you may not be familiar with the differences between inboard and outboard engines, pod drive, and sterndrive engines. Knowing how you'll use the boat will help you narrow down the engine options when you shop, and test drive the boats. Learn more about the best boat for first-time buyers, the best time of year to buy a boat, and the best boats for families.

Determine your budget and payment options

If you don't have the cash on hand to buy your dream boat outright, you have a few different financing options. They'll depend on whether you buy from a dealer or a private party. Consider consulting with a tax professional if you explore these options.

- ☐ Dealer loan: A boat dealership will offer new and used boat loans like a car dealership. You may be able to get a better rate elsewhere.
- ☐ Marine lender: There are finance companies that specialize in boat loans. You can compare rates and get preapproved when buying from a dealer.
- ☐
- ☐ Home equity: You'd be paying with the funds from a refinance with cash out, a second mortgage, a home equity loan, or a home equity line of credit.

Find boats for sale

Once you've narrowed your choices and budget, it's time to check out some boats. You have a few boat buying options from which to choose. Some of these options will give you more peace of mind about the purchase than others because you'll be able to conduct a sea trial (the boating equivalent of a test drive) first.

Get a marine survey

A marine survey is an inspection of the quality of the boat and an opportunity to identify any issues before purchase. A marine survey isn't usually necessary when considering buying a new boat. For used boats, it may be a requirement.

Negotiate the price and make your offer to buy a boat

You've found the perfect boat. Now it's time to close the deal and handle the paperwork. You can negotiate the price of a boat if you're buying at a dealership, a boat show, or in person from a private party. You'll want to learn about the cost of boat insurance, so you can keep it in mind when calculating the cost of owning a boat. Consider your timing and be prepared to walk away. It's difficult to do, especially when you've spent time and feel emotionally invested.

Finalize your new boat purchase

Consider whether you need or want boat insurance. Only a few states mandate boat insurance, but if you're financing your boat through the dealership or a marine lender, it'll likely be required. If you dock it at a marina, they may also want proof of insurance. Learn more about how boat insurance works.

If you're buying a boat from a dealership, they will help you get all the paperwork sorted and fees paid. Whether you're buying from a dealership or a private party, you may need to obtain title to the boat and register the boat, depending on your state and the size and type of your boat.

Check with your state to learn how to register your boat. It may be through the Department of Motor Vehicles (DMV) or a department that focuses on outdoor recreation (e.g., the Department of Fish and Game). When buying a used boat from a private party, you'll want to make sure that it's their boat to sell and that there are no liens (debts) against the boat. Details vary by state, but vessels over a certain length may require a boat title. Under the mandated size, a bill of sale may serve as proof of ownership. \x3C!-- StartFragment-->Learn more about what you need to operate a boat.\x3C!-- EndFragment-->

Just bought a boat? Insure it with Progressive

What are Indiana's RV insurance requirements?

Like most states, Indiana divides RVs into broad categories based on whether the RV can be driven under its own power. RVs that have an engine and can be operated independently are called motorhomes, and they need to meet the same basic insurance requirements as a car. If you own a Class A, Class B, or Class C motorhome, you'll need Indiana RV insurance with coverage of at least:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$25,000 in property damage per accident

In addition to minimum liability coverage, all RV insurance policies in Indiana must offer uninsured/underinsured motorist coverage that meets the same minimums as liability. The coverage isn't required by law, but it's included in the policy unless you specifically reject it in writing.

If your RV is a trailer – like a fifth wheel, travel trailer, or pop-up – rather than a motorhome, you don't have to buy a separate policy for it because any damage it causes would be covered by the liability coverage of the towing vehicle. However, driving with a trailer is riskier than driving without one, and trailer accidents can quickly become expensive. Having an RV policy offers more protection and can provide coverages that the policy of the towing vehicle does not provide.

Indiana RV insurance coverages

Bodily injury and property damage liability coverage

Liability coverage protects you financially by paying for damage you cause when you're responsible for an accident. Bodily injury coverage pays for medical bills if you injure someone, and property damage covers damage to personal property that belong to others. It can also pay legal fees related to an accident.

The coverage limits required by law are minimums, and most insurance companies offer higher limits as well. A policy with higher limits will likely cost more each month but offers better protection if you cause an accident. You may want to consider higher limits if you can afford them, especially for RVs, since damages from a large vehicle tend to add up quickly. Try to get limits that adequately protect your assets.

Comprehensive and collision coverage

Comprehensive and collision coverage aren't mandated in Indiana, but lenders nearly always require that you carry them while you're making payments on the vehicle.

Comprehensive coverage pays for repairs when your RV is damaged by forces you can't control, including vandalism, theft, fire, natural disasters, and collisions with wildlife.

Collision coverage pays for repairs when your car is damaged in a collision, including collisions with other vehicles, and objects like trees or road signs.

What if I live in my RV full-time?

If you live in your RV most of the time (more than six months a year), you should consider a full-time RV insurance policy. This kind of RV insurance is tailored for full-timers with a blend of typical RV coverages and additional coverages similar to those found in homeowners insurance. This blend better protects an RV that functions as both a vehicle and a primary residence. Important features include:

- ☐ Personal liability: Full-time policies offer personal liability coverage that protects you if you cause damage or an accident while the RV is parked
- ☐ Medical payments: Medical payments coverage may pay medical bills if guests are injured in or near your RV
- ☐ Loss assessment: Full-time insurance also covers association costs, like if your RV association requires members to help pay for damage to common areas

Other RV coverages available in Indiana

In Indiana, our RV insurance policies can be customized with lots of coverage options, including:

Total loss replacement coverage can pay for a brand-new RV if yours is totaled in an incident covered by your policy.

Roadside assistance can cover the cost of getting your RV to a mechanic if you're disabled on or near the road.

Replacement cost/personal effects provides coverage for property in the RV, such as camping gear, laptops, cell phones, and more.

Emergency expense protects you with up to \$750 for hotel and travel expenses if your RV is out of commission and you're more than 50 miles from home.

Pet coverage pays up to \$1,000 for vet bills if they're injured in a covered incident.

Pest Damage ProtectionSM pays to repair your RV when pests like mice or birds damage it.

Roof Protection Plus[®] can pay to repair or replace the roof on qualifying RVs, even when the problem results from normal wear and tear.

Find out more about available RV insurance coverages.

How much is RV insurance in Indiana?

Rates for Indiana RV insurance may vary based on factors such as:

Get more information about how RV insurance rates are calculated.

How can I get lower rates for RV insurance in Indiana?

Lower your cost for RV insurance in Indiana with the following Progressive discounts:

See more of our available RV insurance discounts.

How to get Indiana RV insurance

What are Minnesota's RV insurance requirements?

Minnesota requires all automobiles, including all Class A, B, and C motorhomes, to carry liability insurance. If a vehicle is capable of moving under its own power, it must meet the liability requirements. Minnesota requires:

- ☐ Minimum BI/PD Limits: 30/60/10
- ☐ Minimum UM/UIM Limits: 25/50
- ☐ Minimum PIP Limits: \$40,000 (\$20k Medical + \$20k Economic Loss)

This type of coverage only applies to motorhomes. If you have a travel trailer, you aren't required to cover it through its own liability insurance; instead, the policy covering the towing vehicle will extend to the trailer in the event it causes damage in an accident.

What's included in a Minnesota RV insurance policy?

Bodily injury and property damage liability coverage

Liability coverage is required by law in almost every state. Bodily injury liability insurance may cover medical expenses to others if you're at fault in a covered incident. Property damage liability coverage helps pay the repair or replacement costs of another person's property if you damage it. Every state has minimum coverage amounts that are required, but you can choose to carry higher coverage.

Comprehensive and collision coverage

Comprehensive and collision insurance may pay the cost of repairs for damage caused to your RV rather than another person's vehicle. Although comprehensive and collision coverages are optional, if you financed your vehicle, your lender might require a certain amount of coverage until the loan is repaid.

Collision coverage may cover damage incurred during a crash with another vehicle or object, such as a large pothole or a tree. It may also pay for single-vehicle accidents that don't involve another person.

Comprehensive coverage may cover damage caused by circumstances outside of your control, such as theft, vandalism, fire, or severe weather damage.

Underinsured/uninsured motorist coverage

If you're involved in an accident with another person that doesn't have sufficient insurance coverage to pay for damages, underinsured or uninsured motorist coverage will help pay

the repair costs, as well as medical expenses, lost wages, and more.

What if I live in my RV full-time?

If you are living in your RV full-time, you might want to consider a bit more protection than is offered in a standard RV policy. Full-time RV insurance policies carry many of the same coverages but also have a few notable differences, including, but not limited to:

- ☐ **Personal liability:** Personal liability coverage may pay for any damage or injuries you're responsible for while you're parked. This differs from a recreational policy, which only covers these damages while you're driving the RV.
- ☐ **Medical payments:** Medical payments coverage may help pay medical costs for those injured in or around your RV while parked.
- ☐ **Loss assessment:** Some RV parks charge fees for repairs. Loss assessment coverage may help cover these expenses.

Other RV coverages available in Minnesota

There's a long list of Progressive RV insurance coverages available to help suit your needs, including, but not limited to:

Total loss replacement helps to cover the full replacement cost of a new RV if it's totaled in a covered event, provided it's less than five years old. If it's older than that, the coverage pays what's listed on your policy.

Roadside assistance pays to transport your RV to the nearest repair shop.

Replacement cost/personal effects pays the repair or replacement cost of personal belongings in the RV if they're lost in a covered incident.

Emergency expenses can pay up to \$750 for hotel and travel costs if your RV is disabled over 50 miles from home. You can choose to increase this coverage to \$2,000 for an additional fee.

Pet coverage covers up to \$1,000 in veterinary expenses if your four-legged friend is injured in a covered accident.

Pest Damage ProtectionSM can help pay for repairs when a wild animal like a bird or raccoon damages your RV.*

Roof Protection Plus® can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear*.

Learn about all our available RV insurance coverages.

How much is RV insurance in Minnesota?

Rates for RV insurance in Minnesota are based on multiple factors, including:

Learn more about how RV insurance rates are calculated.

How can I get lower rates for RV insurance in Minnesota?

Lower your cost for Progressive RV insurance in Minnesota with the following discounts:

Find out more about RV insurance discounts.

How to get Minnesota RV insurance

What are New Mexico's RV insurance requirements?

Class A, Class B, and Class C motorhomes are independent vehicles capable of moving under their own power, so they need to carry the same minimum liability coverage as cars do:

- ☐ \$25,000 in bodily injury per person
- ☐ \$50,000 in total bodily injury per accident
- ☐ \$10,000 in property damage per accident

Non-motorized trailers, such as fifth-wheel and pop-up trailers, would fall under the liability coverage of the automobile policy for the vehicle that's towing them. That said, you need comprehensive and collision coverage to protect against damage to your travel trailer. Comprehensive and collision coverage on the towing vehicle's insurance policy won't cover your trailer.

How can I get lower rates for RV insurance in New Mexico?

These are some of the Progressive discounts that may be available to you:

- ☐ Homeowner: Owning a home, condo, or single- or double-wide will lower your rates even if you don't insure that home with Progressive.
- ☐ Original owner: Earn a discount if you're the vehicle's first owner.
- ☐ Multi-policy discount: Bundling multiple Progressive policies can help you save.
- ☐ Accident-free: A clean driving record for the last three years can lower your rate.

Find out more about all the RV insurance discounts we offer.

How to get RV insurance in New Mexico

Should I get full coverage on my motorcycle?

When you're customizing a policy, it's best to start by figuring out what specific motorcycle insurance coverages are right for your situation and then asking your insurer for a policy that includes them. Since the term isn't clearly defined, just because you request "full coverage" doesn't mean you're getting the coverages you want, or you may even be paying for coverages you don't need.

A good starting point for thinking about optional coverages is to ask yourself what you could afford to spend on a sudden expense if your motorcycle were damaged and you had to pay for repairs out of pocket. Compare that to the cost of a policy with the coverages you'd like and to your bike's value – the more valuable the motorcycle, the more you stand to benefit from physical damage protection or other optional coverages. It may not be worth buying physical damage protection for bikes with a low market value.

What is road rage?

Road rage is an aggressive reaction to other drivers, pedestrians, or cyclists. Types and examples of road rage include verbal insults, rude gestures, honking your horn, reckless driving, fights or dangerous confrontations. It's important to understand how to stop road rage – if you lose control and act aggressively toward other drivers, you may create a situation that could cause harm to yourself and others.

What causes road rage?

Road rage might be triggered by the actions of others or by your own stress, provoking you to lash out in anger. Some triggers for drivers include lack of sleep, traffic jams, and being late. Distracted drivers, someone cutting you off, inexperienced drivers, or someone honking their horn may also cause you to experience frustration on the road.

The two phases of road rage prevention

The tools for how to control road rage fall into two groups: out-of-traffic strategies and in-traffic strategies. Out-of-traffic strategies are habits and planning that make it less likely to encounter stress on the road. Emotional control exercises can help you stay calm under pressure. In-traffic strategies are techniques that help you regain calm and avoid escalation when someone angers you on the road.

It's important to know how to avoid road rage because it's often a vicious circle: an aggressive driver angers you, and you drive more aggressively, angering someone else. Even worse, you could escalate a situation with a driver who angered you, who then responds in kind. As the situation worsens, so does the danger for the drivers involved and for others on the road.

Out-of-traffic strategies: How to prevent road rage

Stifling anger in the moment is often difficult, so the best way to prevent road rage is to practice techniques and strategies that can help you avoid road rage situations in the first place. Out-of-traffic strategies include:

- ☐ Plan your day: Try to structure your day so that you have plenty of time to get where you're going. The more rushed you are, the more likely the drive will feel stressful, leading to road rage.
- ☐ Choose your route: Taking a less crowded route – even if it's longer – can keep you calm and make it easier to manage your feelings.
- ☐ Get enough sleep: Research shows that lack of sleep makes us more emotionally reactive, so it's important to get enough rest – especially before a particularly long or stressful drive.
- ☐ Practice mindfulness and meditation: We can train ourselves to interrupt negative thought patterns and better regulate our emotions – but it takes practice. Developing a mindfulness or meditation practice can prepare you for stressful situations and make it easier to control your emotions when you're provoked.
- ☐ Sit with good posture: A stooped body posture can activate negative moods and make it

harder to recover from negative feelings. We often drive hunched forward. Sitting in that position can make us more likely to get angry and make it harder to calm down. Before you hit the road – and periodically while you're driving – check to make sure you're sitting in a comfortable, relaxed position with good posture.

In-traffic strategies: How to handle road rage

Even with the best planning and good habits, road rage can still happen. When you do get angry on the road, the following techniques can help calm you down before the situation gets out of hand.

How does renters insurance work?

A renters policy provides financial reimbursement for covered losses to your personal belongings. If a covered peril occurs, you'll file a claim with your renters insurance company to receive compensation for your loss, up to your policy's limits, sub-limits, and minus any deductible. Quoting a renters insurance policy is quick and easy—your insurer will typically ask less than a handful of questions about your rental unit and value of your personal possessions.

What causes rust on vehicles?

Rust is caused by oxidation, a natural process by which metal turns to rust after exposure to oxygen. Rust occurs most commonly after metal is exposed to water, but time spent in the elements can also cause it. There are three main types of rust: surface rust, scale rust, and penetrating rust.

Surface rust

Surface rust is often found in scratches on your car and can easily be fixed. Your car insurance may cover scratches if you have comprehensive coverage or collision coverage.

Scale rust

Scale rust is the evolution of surface rust. If you don't remove surface rust, it can eat through a vehicle's paint and surface coating and leave the bare metal underneath exposed. Both surface and scale rust are relatively easy fixes.

Penetrating rust

Penetrating rust occurs if you don't address scale rust before it worsens. It eats through the metal of the car and can leave holes or even compromise the entire structural integrity of the vehicle. It's the most expensive type of rust damage to repair and the most dangerous by far. Rain and snow can cause rust on cars, but exposure to salt is one of the main causes – especially if you live in an area where the roads get salted. Salt on the underbody of the car can rust quickly, but it's easy to miss since it's so often on parts of the car that are out of sight.

This is also true if you live near the ocean when natural salt can coat the vehicle's entire body. Learn more about how car insurance covers salt damage.

How much does rust repair cost?

The good news is that small amounts of rust damage are easy to repair – you might even be able to DIY the repairs. However, more serious damage like those caused by penetrating rust can cost thousands, especially if parts of the vehicle need replacing and must be welded into place. A professional must do this repair, which drives the cost even higher when you factor in labor.

What does full coverage motorcycle insurance cover?

There's no consensus on precisely what the term means. Full coverage actually isn't a coverage type at all, but rather a term that lenders, insurers, agents, and customers may use to refer to policies that include physical damage protection in addition to liability coverage. Depending on the insurer, it may consist of other optional coverages as well. Because the term doesn't have a strict definition, different insurers may include various optional coverages in a full coverage policy.

The term full coverage motorcycle insurance often refers to policies with the following coverages:

Liability coverage

Liability coverage required by law in most states, that typically pays for damage you cause others. It protects you from financial loss if you injure someone, their property, or another vehicle, but it won't pay to repair your bike.

Comprehensive coverage

Motorcycle comprehensive coverage covers repairs to your motorcycle when forces damage it outside of your control, like natural disasters, vandalism, and theft.

Collision coverage

Motorcycle collision coverage pays for damage to your motorcycle that results from a collision, regardless of fault – and even if you were the only driver involved. It can repair your bike when you hit a telephone pole, cause an accident with another motorist, or lose control and drop the bike on the roadway.

Other additional coverages may include accessories coverage to pay for upgrades and modifications or carried contents coverage to pay for other belongings you have with you on your bike when it gets damaged. Depending on the insurer, these coverages may be automatically included, or you may need to add them separately. Progressive, for example, includes a minimum of \$3,000 in accessories coverage with all physical damage protection policies.

Is full coverage motorcycle insurance required?

Most states require you to carry liability insurance by law. However, lender and lease agreements also require at least comprehensive and collision coverages – and they may refer to “full coverage” in the loan or lease terms. If your lender requires physical damage protection (comprehensive and collision), you'll need to carry them even though the law does not require it. If you own your bike outright or your loan agreement doesn't require more than the state-mandated minimum coverages, you're free to choose whether or not you want optional protections for your ride. Learn more about motorcycle insurance requirements by state.

How much is full coverage motorcycle insurance?

Any plan with physical damage protection or other optional coverages will typically cost more than a policy that only offers the bare minimum required by law. The exact cost will depend on details like your location, driving history, the make and model of your bike, and much more. Learn more about motorcycle insurance cost.

What's included in a New Mexico RV insurance policy?

Bodily injury and property damage liability coverage

Bodily injury and property damage are liability coverages that can pay for expenses if you're deemed at fault for an accident. These expenses can include medical bills, repair bills, and even legal fees. Despite what minimum coverage limits are available to you, you can choose higher limits depending on what would appropriately protect your assets in the event of an accident.

Comprehensive and collision coverage

Comprehensive and collision are two forms of physical damage coverage that can pay for repairs to your own vehicle in the case of an accident, regardless of who's at fault. They aren't required by law but are required by many lenders. If you're still making payments on your RV, check the details of your loan or lease to see what your lender requires.

Collision coverage can pay for damage to your RV resulting from accidents with another object, such as a vehicle, tree, or guardrail.

Comprehensive coverage can pay for damage to your RV caused by events beyond your control like vandalism, extreme weather, fire, and collisions with animals.

What if I live in my RV full-time?

If you intend to live in your RV, you may need protection beyond what a standard RV policy offers. Here's how full-time RV insurance policies differ from recreational policies:

- ☐ Personal liability: The required minimum liability coverage only protects your RV while you're driving. If you live in your RV, personal liability coverage can pay for damage you cause others while the RV is parked.
- ☐ Loss assessment: Coverage that can pay for costs to repair the property where your vehicle is parked.
- ☐ Medical payments: Like medical coverage on a homeowners or renters policy, this coverage can pay for medical bills if someone gets hurt in your RV or the area around it.

Other RV coverages available in New Mexico

You can customize your RV coverage to create the policy that's right for you, with optional Progressive coverages like:

Emergency expense coverage can pay for travel and hotel costs if your RV is inoperable due to a covered event when you're more than 50 miles from home.

Total loss replacement pays for the cost of a brand-new RV if yours is totaled in a covered incident.

Pet coverage can pay for up to \$1,000 in veterinary expenses if your pet is injured in a covered accident.

Roadside assistance can pay for a tow to the nearest repair shop if your RV gets a flat tire or otherwise breaks down.

Pest Damage ProtectionSM can help pay for repairs when a wild animal like a bird or raccoon damages your RV.

Replacement cost/personal effects can help pay to repair or replace belongings in the RV that have been lost or damaged during a covered incident.

Roof Protection Plus[®] can pay to replace or repair the damaged roof of your motorhome, even if the damage is the result of normal wear and tear.

Learn about all our available RV insurance coverage options.

How much is RV insurance in New Mexico?

Several factors go into determining the cost of New Mexico RV insurance rates, including (but not limited to) the following:

Learn more about how RV insurance rates are calculated.

Can I add navigation to my car?

Technology has improved over the past 20 years, and the accessibility of GPS (Global Positioning System) navigation systems for cars is a prime example. While navigation systems for cars come standard on most new vehicles, they can also be installed aftermarket or purchased as portable units. \x3C!--StartFragment-->Learn more about buying a new car.\x3C!--EndFragment-->

While factory-installed units are integrated in the vehicle's dashboard systems, there are also windshield-mounted units. You can use a GPS-enabled smartphone, which works the same way, as a reliable substitute. These systems cost nothing to use and can help you find your way the next time you get lost or travel in unfamiliar territory.

Does car navigation cost monthly?

Navigation systems that do not come standard in a vehicle may involve a one-time fee for purchase as well as the cost for installation. The same is true when you have installed an aftermarket car safety system or purchased as a portable system.

However, once you purchase a car navigation system, there is no monthly fee to use it. The U.S. government owns the GNSS on which GPS navigation systems rely, so there is no monthly charge for using it. Some older systems required users to pay for software updates to display new roads and landmark information, but modern systems typically update automatically.

Is it worth getting a navigation system in a car?

While many people today utilize their smartphones to find their way around, sometimes it's helpful to have a dedicated unit to help you navigate. Here are a few times when a navigation system is valuable.

You move to a new area

When you relocate to a new area, learning the local roads and your regular routes can take a while. A navigation system can help you learn the area until you get your bearings.

You're a new driver

Getting lost can be stressful and make a new driver flustered – and that's when accidents happen. A navigation system can keep you from worrying about where you're going while building your confidence behind the wheel. [Learn what to do after a car accident.](#)

You regularly drive to new areas for appointments

If you're venturing into areas that you aren't familiar with, a navigation system can keep

you from having to worry about not recognizing the roads or route you're traveling.

You're employed with a rideshare app

Driving for a rideshare app can be a good way to make money, but it often requires going to places you aren't familiar with. A navigation system can help you pick up riders and find the best route. Learn more about rideshare coverage.

You live in an area with frequent road closures

Most car navigation systems don't often update with traffic patterns or road closures, but having one in your vehicle can help you find routes around any closures or slowdowns.

Pros and cons: aluminum vs. fiberglass boats

Aluminum boats

In the world of small motorboats and weekend fishing trips, aluminum boats rule the roost. Aluminum boats are lightweight, easy to maneuver, and relatively inexpensive. They're also simple to maintain and easy for a single person to handle, including launching off a boat ramp. Here are the things to know about aluminum hull boats.

Unlike fiberglass boats that can crack or break, aluminum boats are very resilient. If you run into something, the worst thing that usually happens is a dent or bend, which is easily repaired.

These boats can be easier to power, and they're also simple to maneuver out on the water. They can navigate into tight spots or hidden fishing holes but are less capable of towing things or hauling considerable weight.

Compared to fiberglass, aluminum boats tend to be much less expensive, and hull maintenance is more manageable.

Because they're lighter, aluminum boats are typically easier to get in and out of the water. Also, damage is often limited to dents and bends instead of cracks or breaks and can be easily fixed.

While hull damage can be more easily repaired on aluminum boats, corrosion is

something you'll need to look out for. This isn't as big a concern for fiberglass, outside of the outboard motor, stabilizers, and other mechanical parts.

Fiberglass boats

While aluminum boats are cheaper and easier to handle, fiberglass boats are much heavier and can haul more weight. This makes them better for family outings or more demanding activities like tubing or wakeboarding. If you are looking for fun for the whole family or want to feel steadier in choppy water, fiberglass may be the best choice.

Unlike aluminum, there are many different sizes and shapes of fiberglass hull boats. Fiberglass boats are typically bigger and may have cabins and other features.

When fiberglass cracks or breaks, it can take special equipment to fix, which gets expensive fast.

Fiberglass hulls typically weigh more than aluminum, making them more difficult to launch and harder to maneuver. However, this extra weight also helps displace more water, making them feel more stable than lighter aluminum boats.

Because fiberglass boats are usually bigger, heavier, and more complicated in their construction, they're often more expensive than small aluminum boats.

Which is better: fiberglass or aluminum boats?

If you want a fishing boat or something small to explore in that you can launch and maintain yourself, an aluminum boat may be a good choice. If you want to load up the cooler and take your whole family for a day on the water, spend the night on the boat, or enjoy some heavier-duty watersports, then fiberglass may be the way to go.

If you're looking to buy a boat, fun is already in your future. You have to decide which type of boat to buy, and while you're at it, consider boat insurance to help protect you financially from injuries or damage while boating.

How does eco mode work?

The purpose of eco mode, or "economical mode," is to improve your car's fuel economy as you drive. You can switch eco mode on and off by simply pressing a button that you can

find near the steering wheel. Auto makers have built the eco mode feature into many modern-day models of fuel-operated and hybrid vehicles – electric cars don't use the fuel-saving feature since they don't run on gas.

What other things are needed for a passport application?

When submitting your passport application, the U.S. Department of State requires the following:

Passport application fees

Adult applications (age 16 and over) cost slightly more than a passport application for a child under 16. You can find current passport application prices on the Department of State's website.

The passport acceptance facility where you submit your application will accept your fees. You must pay the application fee by check or money order. You can pay the execution fee by money order, check, or credit card depending on the facility, so check ahead of time to find out which payments they will accept at yours.

Note: The requirements and costs are different if you're renewing a passport.

Where can I get my passport photo taken?

It may be possible to take your passport photo at home, but since there are specific requirements for a passport photo, it's generally faster and easier to have it done professionally at one of the major pharmacy, retail, or shipping chains that frequently offer this service in your area. Call or visit the website of your local chain pharmacy, grocery store, or shipping service center to find out if they take and print passport photos.

Many passport acceptance facilities also provide passport photo services for a small fee. The Department of State's search tool shows the acceptance facilities in your area and the services available at each location, including photo service.

Can I take my own passport photo?

You can take and print your passport photo rather than having a professional do it as long as it meets the passport photo requirements. Your photo must be:

If you take the passport photo yourself, upload it to the State Department's photo tool to ensure it's a good candidate before you print it. The tool also allows you to crop the photo to the right size and ensure your face is centered correctly.

How long does it take to get my passport after sending in my passport documents?

Standard processing varies and may take about two to three months. Expedited processing may take a month and a half to two months. Check the current processing times.

You might be able to rush your passport application in certain circumstances that require urgent travel. Expedited processing requires an extra fee. You can include it in the check you write for your application fee.

Do you need insurance for an electric bike?

Most states regulate e-bikes as regular bicycles, which means that there are no insurance requirements. Still, e-bike laws vary from state to state and change over time, so it is important to know the laws in your state. Regardless of whether insurance is mandated in your state, insuring your e-bike may be a smart decision. Many e-bikes are an investment – not only because of their dollar value – but because they're a reliable form of transportation. As such, you'll want you ensure your investment is protected against things like theft and/or damage while it's being stored at your house.

This type of coverage may be provided by your homeowners insurance or renters insurance policy, but that coverage typically only extends to losses that happen while the bike is at your place of residence. Learn more about how e-bikes work.

How much does electric bike insurance cost?

A basic e-bike insurance policy can provide liability and property damage coverage, but

the best e-bike insurance policy is one with coverages for things outside of your control with comprehensive coverage and collision coverages. Affordable e-bike insurance policies exist, but the final cost will depend on a variety of factors, including your age, location, driving history, and the class of e-bike you'll be insuring.

How to insure an e-bike

Because e-bikes are meant to take you from place to place, the likelihood of an incident happening while your e-bike is not at home is far greater. In this case, you'd want a policy that can protect you and your e-bike in the event you get clipped by another vehicle, you collide with another vehicle, pedestrian, or stationary object, or your bike gets damaged or vandalized. Some insurance for e-bikes may even act similar to motorcycle insurance and even reimburse you if your riding gear is damaged in the event of an accident. Learn more about how motorcycle insurance works.

Get up to speed with e-bike insurance*

What is the best time of year to buy an RV?

RV life has been having a moment over the past few years, and its popularity is likely to grow even more going forward. So many people are now working remotely and have the freedom to hit the road while still making an income. But this increased popularity means more competition when buying a vehicle and negotiating for a great price. Knowing the best time to buy a travel trailer or motorhome can help you get the best deal possible. Learn more about how to buy an RV.

Outside the peak season

You'll find the best rates by shopping at a time when the market isn't at its peak. Most years, peak buying time is the stretch between spring and early fall when the weather is ideal for spending time outdoors. There tends to be a high level of competition around this time, and the increased number of buyers means dealerships are much less likely to lower their prices. The colder off-season is the best time of year to buy a travel trailer or motorhome if you're hoping to score a great deal.

Some dealerships may even slash their prices right before winter if they don't want to go through the time and effort of winterizing all their RVs.

Before a new model is released

For the most part, you'll have more room for negotiations when purchasing a used vehicle rather than a new one. However, if it's a brand-new RV you're after, you can also shop strategically to get a discount. Once you find an RV you like, do some research to see when an upgraded model is set to be released. If you time your shopping for shortly before that release date, dealerships are more likely to sell older models at a discount to make room for new models.

When gas prices are high

RVs need a lot of gas to operate, and RV sales often dip when gas prices go up. If you shop during this time, you'll have less competition and more negotiating power.

At RV trade shows

RV trade shows are held throughout the year and across the country. They're an excellent place to see a huge selection of motorhomes and travel trailers in one place, but they can also be a good spot for negotiating. When the show is ending, some sellers may be eager to sell their remaining inventory or display vehicles. Have discussions with different sellers to see if any of them can offer you a great last-minute deal.

What's the best month to buy a used motorhome or travel trailer?

On average, motorhomes and travel trailers are at their cheapest at the end of the year. You can also benefit from good deals in the neighboring months of November and February – after the high season ends and before the next spring season starts up. This stretch of time is also when many dealerships swap out their inventory, and it may be the best time to buy a used RV. You may be able to negotiate an excellent price if they're looking to move out older vehicles to get newer models in. Learn more about buying a used RV.

What's the best time of the week to shop for RVs?

You'll likely find that the best time to buy RVs and motorhomes is during the week. Dealerships tend to attract more customers on the weekends. Weekdays come with lower levels of competition, which means it will be easier to get one-on-one time with a

salesperson. The dealership may also be more flexible with negotiating if there aren't other customers around.

What else should I consider before purchasing an RV?

An RV alone is a big-ticket item, but make sure you budget for the other aspects of RV life. Allocate funds for fuel, maintenance, RV insurance, and off-season storage, plus all the accessories needed like bedding and cookware.

If you're purchasing a travel trailer that will get towed behind another vehicle, it's essential to check whether you can use your current car or if you'll need a larger one. If this is the case, budget in some time and funds to buy an extra car or trade in your current vehicle for a larger and more powerful model.

How to insure your new RV with Progressive

What are the different types of electric bikes?

In the United States, electric bikes are broken down into class one, class two and class three e-bikes.

Class one e-bike

These bikes only give pedal assistance; they don't have a throttle that can propel the bike on its own. The top speed of the motor is limited to 20 mph. You can ride a class one e-bike everywhere you can take a normal bike.

Class two e-bike

A class two e-bike has both pedal-assist and throttle, so you can use the motor to propel the bike without pedaling. The top speed of the motor is limited to 20 mph. In most states, a class two e-bike can be ridden anywhere a normal bike can, but some areas may not allow a class two bike on naturally paved or single-track dirt trails.

Class three e-bike

A class three e-bike is a pedal-assisted bike that can hit 28 mph. It doesn't have a throttle,

and the motor will shut off once you hit 28 mph. The big downside to a class three bike is that you can't ride them on unpaved surfaces or multi-use trails in most states. However, you can ride them on roads and in bike lanes.

How do electric bikes work?

For the most part, electric bikes work like traditional bikes. The electric motor is designed to augment your pedaling, not completely replace it. An electric bike can make a long ride – one that involves lots of hills or riding into a headwind – much more enjoyable. Electric bikes consist of hub and mid-drive motors, a battery, controller, pedal activated systems and throttle controllers.

The battery can have a significant impact on the weight of the bike and power to the motor, so it's an important component of the bike. While a sealed lead acid battery used to be the standard for e-bikes, most manufacturers use lithium batteries these days. They're lighter and offer a longer range and lifespan.

The controller allows you to operate the electric assist on the bike. The controller is usually mounted on the handlebars. The two types of controllers are pedal-activated and throttle controllers. A pedal-activated system will engage simply by pedaling the bike. You can dial in the assistance using the controller. A throttle controller can be a twist grip or a thumb press on the handlebars. Bikes with a throttle can often be ridden without having to pedal.

Types of electric bike motors

The main component of an e-bike that varies from a traditional bike is the motor. The motor provides the pedal power. Motors can range from 200W up to 1000W. In the U.S., the legal limit is a 750W motor, but this can vary by state. The watt rating of the motor will determine its pulling power. A larger motor will move more weight than a smaller motor, but there's a tradeoff with battery life. Keep in mind that a larger motor will drain your battery more quickly. Motors are usually a hub or mid-drive, and each has its advantages and disadvantages, along with controllers and other components.

Hub motors

A hub motor is integrated into either the front or rear wheel. It pulls or pushes the wheel. These motors work well, but they aren't connected to the bike's gears, so they aren't as efficient as a mid-drive motor.

Mid-drive motor

The popular mid-drive motor is integrated with the gears and crankshaft. That allows the motor to use the bike's gears to leverage the torque. These motors tend to give you better hill-climbing assistance.

How much does an electric bike cost?

The cost for an electric bike can vary, depending on what you're looking for and the features you choose. You can pick up a bare-bones electric bike for around \$400. Prices can run over \$8,000 for a high-end model. In general, expect to pay between \$600 and \$2,000 for a standard e-bike.

Do you need a license for an electric bike?

In most cases, the answer is no. However, there can be other restrictions, and they vary by state, so it's important to check your local laws regarding e-bikes before purchasing one. For example, in Colorado, a class three electric bike can only be operated by riders 16 years and older, and the bike's electric motor is limited to 750w of power.

Do I need insurance for an electric bicycle?

Insurance requirements for e-bikes vary from state to state and can change over time, so it's important to know what the laws are in your particular location. Most states regulate e-bikes the same as regular bicycles, so insurance isn't required. Even in those states, insuring your electric bicycle can be a smart decision to protect you and your bicycle in the case of an accident. While some insurers cover e-bikes, others don't. If your insurer covers your e-bike, understand that coverage may be capped at a specific dollar amount. Contact your insurance company to find out if and how you can insure your electric bike.

Why most insurers don't offer low-mileage car insurance rates

The term "low-mileage car insurance" or "limited mileage insurance" is a bit of a myth. Most insurance companies won't base your car insurance rate on mileage alone. In fact, many insurance companies ask about and consider mileage, but they may not place much

of an emphasis on it. One reason could be drivers commonly overestimating and underestimating how much they drive. As a result, most insurers don't offer pay-per-mile options or discounts for low-mileage drivers.

Are there discounts for car insurance based on mileage?

Auto insurers may not offer a direct discount for driving fewer miles, but some may offer usage-based insurance programs that could lower your rate as a reward for driving safely and less overall.

What's required for the child passport application form?

Like applying for an adult passport, you must apply for your minor child's first U.S. passport in person at a passport acceptance facility. Start by completing Form DS-11 in printable or digital format. At the acceptance facility, you'll submit your child's completed DS-11 form along with the following items, as required by the U.S. Department of State's passport guidelines:

What are the motorcycle insurance requirements in California?

You'll need insurance to register your motorcycle with the state and to operate it on the roads. Like most states, California requires all riders to be financially responsible for damages they cause to others. Your motorcycle must be insured in California for a minimum of:

- ☐ \$15,000 in bodily injury per person
- ☐ \$30,000 in total bodily injury per accident
- ☐ \$5,000 in property damage per accident

Children 16 or 17: Other passport requirements

Children age 16 or 17 can apply on their own for a standard-issue passport that lasts ten years (passports for children under 16 last five years). In addition to the requirements for an adult, applicants age 16 and 17 need to show proof of parental awareness that they're applying for a passport.

Your child can prove parental awareness in several ways, as the State Department requires.

The simplest is to have one parent *guardian appear with the child at the application. If that isn't possible, you can submit a copy of a parent* guardian's ID with a signed note or provide evidence that a parent or guardian is paying the passport fees (e.g., paying with a check with their name).

The State Department may ask your child for a notarized statement of parental support. Call your acceptance facility to find out if they require this. If they do, have a parent fill out Form DS-3053, sign it in the presence of a notary, and submit the notarized form with a photocopy of an ID matching the parent or guardian who filled out the form.

Do both parents need to be present for a child passport application?

No. The parental consent rules depend on your child's age, but it's possible to submit a child passport application form without both parents present, as long as other requirements are met. If your child is 15 or younger, the easiest way to demonstrate both parents' consent is for both to come to the passport acceptance facility when applying.

If it isn't possible for both parents to attend, the Department of State requires paperwork to demonstrate consent or account for unusual circumstances. Applicants aged 16 and 17 can apply without either parent present if they provide the required proof that at least one parent is aware of the application.

How long does it take to get a passport for a minor?

Depending on current processing times, expect to wait two to three months for standard processing and one and a half to two months if you paid for expedited processing for a minor passport. If you need your child's passport faster than the expedited time frame and meet certain requirements, you may be able to rush your application.

How to get motorcycle insurance in California

Who is responsible for a rental car after an accident?

If you carry rental car reimbursement coverage, you can file under your auto policy regardless of who caused the accident. If the other driver is at fault, their insurance may end up paying for your rental car, but it may make sense to use your rental reimbursement

coverage if the claims process is likely to take a while. Once fault has been determined, you or your insurance company should be reimbursed by the at-fault driver's insurer.

If you get into an accident while driving your rental, the claims process will be a little different. Learn what to do if you get into accident while driving your rental car.

How much is rental reimbursement coverage?

The cost of rental car reimbursement coverage varies by insurer. If you're unsure if you already have rental reimbursement coverage, check the declarations page of your policy, or call your insurance company to verify your coverage.

Is rental reimbursement coverage worth it?

It depends on how comfortable you are with unexpected expenses. Renting a car for an extended period of time can get expensive quickly, so it may make sense to pay a few dollars a month to protect yourself against a large, unexpected expense after an accident. It can also provide faster reimbursement for a rental than an at-fault driver's insurance typically would.

How to get rental car reimbursement coverage

New Progressive customers

Get a quote for auto insurance and add rental car reimbursement coverage.

Current Progressive customers

Log in to your policy or 1-866-749-743 to add rental car reimbursement to your vehicle.

What's included in a Progressive motorcycle insurance policy in California?

Progressive's physical damage protection restores all covered motorcycles to their pre-accident condition. We pay to replace with OEM (original equipment manufacturer) parts and custom parts. Repairs made under our physical damage protection use the original value regardless of depreciation, so you always get back a bike that's in the same condition as before the accident.

All our motorcycle policies also include accessories coverage (also called custom parts/equipment or CPE) to protect upgrades, accessories, and other customizations you may have added. All policies come with a minimum of \$3,000 of coverage, but you can increase it to as much as \$30,000 depending on your needs.

Standard coverages

Our policies all include the liability coverages (called Bodily Injury and Property Damage or "BI/PD") necessary to satisfy California motorcycle insurance requirements. In addition, our standard policies may, include motorcycle comprehensive coverage, which can pay for damages outside of your control like theft, and motorcycle collision coverage, which may pay for damages to your bike that result from any collision, regardless of who was at fault.

Collision can even pay for damages that result from hitting objects like trees or telephone poles. Other standard coverages include medical payments coverage, which may cover your and your passengers' medical bills and uninsured motorist coverage for your motorcycle, which can help if you're hit by another driver who doesn't have the necessary coverage to pay for the damage they cause.

Other motorcycle coverages available in California

If you're looking for even more motorcycle insurance coverages than what's offered by our standard policies, you can customize your Progressive policy with add-ons like:

Total loss coverage covers the entire value of new bikes in the event of a total loss.

Motorcycles no more than one model year old can be replaced at the cost of a brand-new bike if they're totaled.

Roadside assistance can cover the cost of towing your bike to the nearest mechanic and may even cover incidental costs if the accident happens while you're away from home.

Carried contents coverage protects any belongings you're carrying on the bike (cellphones, suitcases, etc.) when damaged due to a covered loss to the bike.

Enhanced injury protection can pay up to \$250 a week for two years if you suffer an injury in a covered accident that prevents you from working.

Learn more about our available motorcycle insurance coverages.

How much is motorcycle insurance in California?

Insurance rates are calculated differently by each insurer but typically include factors like your age, history of accidents, location, coverage limits, and how much you ride your bike. On average, California is one of the more expensive states for Progressive motorcycle insurance, though, so expect to pay more than the national average.

[Learn more about motorcycle insurance cost.](#)

Where to find cheap motorcycle insurance in California

Progressive is proud to be the country's #1 motorcycle insurance provider, covering nearly one-third of all motorcycles on the road. Our customizable policies ensure that you get the coverage you want at a price you can afford. Some of our motorcycle insurance discounts include:

- ☐ Quote in advance
- ☐ Multi-policy
- ☐ Safe driver
- ☐ Motorcycle endorsement
- ☐ Safety course

[Learn more about motorcycle insurance discounts.](#)

How can I avoid a car fire?

It's good to stay up to date on maintenance and repairs, especially if you have an older vehicle. Pay extra attention to any electrical irregularities (fuses that continually blow, exposed wiring, etc.) or fluid loss (such as oil stains that form under the parked car) as these can be signs of serious issues that may increase the likelihood of a fire. Get your vehicle checked regularly by a professional and perform recommended repairs promptly.

What causes a car to catch on fire?

The most common causes of car fires are electrical and mechanical problems. Collisions can also cause a car to catch on fire, but it's not as common. When a car develops a mechanical or electrical malfunction, the sparks can ignite flammable materials in the car's

engine compartment. Mechanical failures can generate heat that can start a fire or cause flammable fluids to ignite.

How common are car fires?

A car catching on fire is more common than you'd think. According to the Federal Emergency Management Agency, one of every eight fires that fire departments respond to is a highway vehicle fire. Additionally, older model-year vehicles are at a greater risk of catching fire due to the added wear and tear on their mechanical and electrical components, according to the National Fire Protection Association. And vehicles don't need to be in motion for disaster to strike. A car can catch on fire in a driveway after you've returned home and parked.

How does car insurance cover fire damage?

If your car caught on fire, your insurance may cover it if you carry comprehensive car insurance or auto collision coverage. If your car catches on fire while driving due to a car accident, you can file a claim under your collision coverage. If it catches on fire outside of an accident, you would file a comprehensive claim instead. A claims adjuster will then determine if the damage is covered, as well as whether the vehicle can be repaired or if it's a total loss.

The insurance company will then give you a check for either the cost of repairs or the actual cash value of your vehicle if its totaled, minus your car insurance deductible.

If the fire started due to a collision that was caused by another driver, then you could file a claim for the damage with their insurance. This is known as a third-party insurance claim. Otherwise, you could file a claim under your collision coverage, and your insurer would seek reimbursement for the damage from the other driver's insurance.

Types of accidents and claims that can increase your rate

At-fault accidents

Accidents that you cause will almost always raise your insurance price. Typically, insurers will charge more for an at-fault accident. In certain states, however, your insurer may not raise your premium for an accident if the damage is under a certain dollar amount. Your insurance company will stop charging you for the accident after a certain number of years

(the length varies by insurer and state).

Comprehensive claims (events beyond your control)

Comprehensive claims include theft, vandalism, fire, chipped/cracked glass, hitting an animal, and acts of nature. They remain on your record for a period of years (varies by state) and could raise your insurance rate. But, because you have no control over these, insurance companies may not raise your rate as much as they would for an at-fault accident.

Insurers consider comprehensive claims because they suggest a higher risk for a future claim. For example: If you hit a deer once, insurers view you as more likely to have another claim.

When do car insurance rates go down after an accident?

The severity of the accident and whether you were at fault may affect how long it takes for your insurance rate to go down. The amount of time an accident remains on your driving record will vary as well. In general, insurance companies will look back at several years of your driving history when determining your car insurance rate.

Switching car insurance after an accident

If your car insurance rate is too high after having an accident, you may consider switching car insurance companies.. As you shop around for new car insurance, get quotes from a handful of companies and compare them to your current rate. You'll also want to research the insurance companies you're considering and read reviews from current and past customers.

Accident forgiveness

Depending on the state, Progressive customers enjoy Accident Forgiveness benefits through our Loyalty Rewards program. If you qualify, we won't increase your rate because you had an accident – even if it's your fault. The longer you're with Progressive, the better the Accident Forgiveness benefit.

Small accident forgiveness: Your rate won't go up if you have a small claim of \$500 or less. As of November 2022, you get Small Accident Forgiveness in most states as soon as you

start your Progressive policy.

Large accident forgiveness: You can get this benefit in most states if you've been a Progressive customer for at least five years and accident and violation-free for up to five years. Then your rate will not increase if you have an accident. Large Accident Forgiveness can vary by state.

You can also purchase Progressive Accident Forgiveness when you first buy your Progressive policy or during policy renewal.* You can still take advantage of Small and Large Accident Forgiveness when you purchase Progressive Accident Forgiveness – which means you could have more than one accident forgiven during the same policy period.

If you got into an accident and are looking for ways to ensure you're getting the lowest rate possible, see our tips to get cheap car insurance.

#welcome