

It can be easier being green with electric car insurance

As sales of electric cars increase and legislation drives closer to curbing emissions, you may be looking for a more eco-friendly vehicle.

After all, vehicle battery range and charging options improve yearly. Combine that with the variety of electric vehicle models and it's becoming a viable option to traditional gas-powered ones.

Frequently asked questions about electric car insurance

Do electric vehicles cost more to insure?

If you're interested in [purchasing an electric car](#), there are three key reasons why it may be more expensive to insure an electric car:

Higher purchase price

Since electric vehicles typically cost more to buy, they cost more to insure.

More expensive to repair

If the battery is damaged, the battery replacement could cost \$5,000 to \$15,000, which doesn't include the cost of labor.

Higher EV accident payout

Insurers typically have a higher payout with EV accidents. Even a small accident could be costly if the battery is involved. Additionally, since the technology is newer, there are fewer technicians trained to fix them.

Will an EV charging station affect my homeowners policy?

No, since these stations typically run on 110 or 220 volts which is standard for most residences. However, installation may require an electrician if you need an additional breaker.

What if I run out of battery power on the road, similar to running out of gas?

Maybe you left in a hurry, or didn't find a charging station along your route, but your electric car needs a charge. If your State Farm® auto policy includes [emergency road service](#), your insurance could pay the fair cost for help, such as towing to the nearest place where your vehicle can be charged. It's also possible the roadside service provider has a portable electric car charger to get you running again.

Are coverages different for an electric car or truck?

Essentially, insurance coverage is available in all states and is similar for both electric cars and those with gas or diesel engines.

Is my charging equipment covered by my auto policy?

You may not need to pay for additional coverage. Your auto policy's [comprehensive](#) and [collision](#) coverages may include equipment that is common to the use of the vehicle, such as charging equipment. Check with your [agent](#) to be sure.

What coverage options are available for electric vehicles?

Typical auto policies can include any of the following:

[Liability](#)

Pays for damages due to bodily injury and property damage to others for which you are responsible.

[Medical payments](#)

Pays medical and funeral expenses for bodily injury sustained by a covered person in a car accident.

[Uninsured motor vehicle](#)

Pays for bodily injury damages when an insured is injured in a car accident caused by another person who does not have any liability insurance, or who has liability insurance but whose limits are less than the limits chosen for this coverage.

Uninsured motor vehicle property damage

Pays for property damage to your car if it is damaged in an accident caused by an uninsured driver (not available in all states).

Comprehensive

Pays for a covered car that is stolen or damaged by causes other than collision or upset (fire, wind, hail, flood, earthquake, theft, vandalism, hitting a bird or animal). A deductible is not required.

Collision

Pays for a covered car that is damaged by collision with another object or by upset of the car. A deductible is required.

Are there electric car insurance savings?

State Farm has several possible **discounts and savings** for auto insurance that would also include policies on EV cars. To see if you qualify for those savings or if the savings are available in your state, please visit with a State Farm **agent** to discuss further. Some of the savings offered to qualifying policyholders include:

California Good Driver

If all operators of your vehicle are “good drivers,” as defined by law, you will receive a 20% premium savings on all coverages.

Good Student ¹

Drivers under the age of 25, in high school, college, university or a college graduate, may be eligible.

Bundle and save ²

If you have qualifying insurance on your primary residence and auto.

Drive Safe & Save™ ³

Steer Clear® ⁴

For teens and drivers to improve their skills and earn a discount.

Is my vehicle covered while in Mexico?

While certain coverages may apply in Mexico if the loss occurs within 50 miles of the U.S. border, this policy does not provide Mexican auto insurance and does not comply with Mexican auto insurance requirements. If you or any other insured plan to drive in Mexico, then [auto insurance](#) providing coverage in Mexico should be purchased from a Mexican insurance company.