

Can someone else drive my car?

Discover what happens if someone else drives your car and gets into an accident.

There are times in life when we need to let someone borrow our car, but we hesitate allowing them to use it because we don't know if we can, or if we should. We wonder:

- Can my **babysitter use my car** to drive my kids to the swimming pool?
- Can my friend drive my car?
- Can my brother-in-law or other family member borrow my car for the weekend?
- Can I drive someone else's car?
- Will my friend's **insurance cover any damages** I cause while driving their vehicle?
- Do irregular drivers need to be added to my policy?

At the heart of it, we want to know, "If we give them permission and they get into an accident, is it covered by my insurance? Is it legal for someone to drive my car who is not on my insurance policy?"

*"Generally, it's not a problem if they're driving with your consent," says Jeanne Salvatore, Senior Vice President of Public Affairs and consumer spokesperson for the **Insurance Information Institute**. "If it's an occasional use, say I borrow your car to go pick up milk, and as long as permission has been verbally granted, you'll typically be covered."*

But, borrowing a car under other circumstances may not be as clear-cut. It depends on your insurer and your particular policy. For example, coverage rules and regulations may be different if the driver lives in your household and could, or should, be listed as a named insured on your policy, but is not; or, if the driver is listed on your policy as excluded. Those more complicated situations would need to be discussed with your agent and claim representative.

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Typically, even if the person driving your car has his or her own insurance, your **insurance will be the primary payer for damages** caused by your vehicle; but, the person driving your car has to be found legally at fault before your insurance will pay. The driver's insurance is secondary and may cover some personal injury or medical expenses. It may also provide coverage in excess of your insurance coverage, if the cost of damages caused by your vehicle is higher than your policy limits.

"When you have someone you employ, such as a nanny or a nurse, who will be a regular, additional driver in your household, contact your insurance agent about your policy," Salvatore recommends. "He or she may need to be added to it."

Because the policy terms and state laws can vary widely, always contact your insurance agent before loaning out your car, or other motor vehicle, such as:

a **motorcycle, boat, personal watercraft, snowmobile, ATV or RV.**

"Anytime you have a question about your policy, call your insurance agent first," says Salvatore. "You always want to let the insurance company know the circumstances. Get their advice."

As with anything else, use good judgment and common sense. Make sure you are fully aware of the liability you may be opening yourself, and your auto policy, up to before handing over your keys. "Don't be cavalier about lending your car," adds Salvatore. "If you know someone isn't a good driver, think twice about giving your permission. Any crash they're in could go on your insurance record."