

With So Many Pitfalls, Why Car Insurance?

The law requires car insurance so, as a licensed motorist, I have it and I pay for it as my policy requires. It's not cheap and I'm well aware of that since my kids have had several accidents. I guess that's one of insurance's downsides.

Providing your personal information to the insurance company is another. When you start getting multiple offers through the mail and on the phone, you realize your information has been sold; it's an irritating downside of any company that practices this.

If you're a very careful driver and have never filed a claim, it doesn't matter. Everyone has to pay for car insurance even if it's never used. It's just another trap with car insurance; a driver may pay for decades but never see the benefit because he has been a good driver.

The profits reported by insurance companies are sometimes overwhelming. Yes, they do have to pay for the drivers who are more accident-prone, but is this cost really the responsibility of the safe drivers? It seems to be another problem the premiums of those of us who are safe drivers are paying for the accidents of the careless and unsafe drivers.

Another pitfall of this industry is the recording of guilt or not guilt. Let's face it, only the people in the accidents really know what happened. The police can come out and investigate, but they weren't there to know. The insurance company will update its records and that will haunt you the rest of your life.

Insurance agents can be pests at times also. You may get calls to increase your coverage, buy other types of insurance or provide additional leads through your family and friends. Some agents are only interested in increasing their business and their paycheck, not providing you with the best service.

Keeping track of the insurance card can also be trying. A new one (or multiple copies of it) is issued every six months and they accumulate in the glove box with all the other "necessities" like tissues, the tire gauge, extra straws, etc. It's often embarrassing to have to sift through the mess in order to provide the officer (who just pulled you over) with the required information.

The biggest downside of all has to be the uninsured driver. Even if he sticks around after an accident, it probably won't be of much benefit. If he couldn't afford the insurance he probably can't afford to pay your deductible not to mention the costs of the accident if the car was damaged. It's an unfair result of illegal, uninsured motorists.

About the Author

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