

1. Types of policies.

In-principle, here it becomes clear, if you say two words: CTP and hull.

The principle of operation of the Russian CTP and CASCO is taken completely from the insurance system in the United States.

For California, it is mandatory to have a minimum owner liability insurance in case of accidents, while this minimum insurance will not cover the damage to your car, only the minimum liability of you as the culprit-liability. Immediately remember CTP. This is one of the cheapest insurance that all car owners are required to have. But, unfortunately, its coverage is often not enough when there is any accident. It should be even a tourist who bought a car here in order to just ride it for a month in the United States (up to 14 days you can ride without a penalty for lack of insurance, otherwise it is either a fine or a Parking fine).

The extended insurance already includes high limits of coverage, coverage in both directions (and your responsibility and your car) - liability, car coverage, if it just stands parked and something happens to it - comprehensive, liability coverage of an uninsured person who either drove your car or flew into your car - uninsured motorist liability, well, such a trifle as paying rent a car for repair after an accident or assistance on the road along with payment for a tow truck. That is, such a good hull, which is already significantly more expensive, but also less problematic.

Forth for simplicity I will to call these insurance habitual us words CTP and CASCO.

At the same time, the comprehensive part in CASCO is optional in some States, but in California it must be included.

2. Parameters that affect the cost of the policy.

What parameters are taken into account when calculating the cost of the policy for you personally:

age (up to 25 years insurance is much more expensive, as insured in the category of young driver and according to statistics, most accidents are committed by people under 26 years, so for this category of persons the coefficients are increased)

availability of local rights (if you are a resident of the state, then you must have local rights, plus with them insurance is much cheaper)

driving experience (count the experience even the one that was in another country, it is enough to send a copy of the license)

availability of higher education (discounts up to 10% if AVAILABLE) (especially if you are an engineer)

having a stable job and high income

marital status and presence of children

the type of insured car, its age and price, the availability of collateral on the car (credit leasing-more expensive by 10-30%)

availability of anti-theft systems

the availability of garage (with him insurance can withdraw cheaper)

credit history

driving history (whether there were penalties for the last year, how many points for violations were removed, this item affects the most, as it characterizes you as a driver)

the certificate of defensive driving school (in fact online to peruse again the pamphlet with the rules, can help to knock a discount of a few dollars)

the state where you live and will use the car (here the accident rate by state is taken into account)

the County in which you live (again the County accident rate, the median income of people living in the County, and other less obvious parameters)

figures for insurance premiums for the previous year, for example, due to hurricanes on the East coast in the winter of 2016 and a large number of payments, insurance companies have increased the prices for policies since June 2016 for all States.

Next, let's talk about limits in coverage.

3. Limits and conditions of payments.

California in 2017 defined the following minimum limits for driver liability coverage (California Insurance Code §11580.1 b):

\$15,000-damage/death of one person

\$30,000-damage/death of two or more persons

\$5,000-property damage

But! These minimum values are certainly not enough, since only one treatment of the victim with a small fracture will come in an amount greater than \$15,000, and also necessarily payments for pain and suffering (moral damage, can be 3 times higher than the bill from the hospital), payment of physical disability (sick leave, calculated on days based on the daily salary of the victim). Plus payment of lawyers, a fine, payment of damage to the property of the victim, etc. Naturally, the minimum coverage is not enough for this and the person will owe a huge amount of money. And then either sell everything or take a loan. Plus its machine will also be broken and it will either have to be disposed of for their money, or sell without repair. Therefore, it is better not to save and find a good hull with high limits.

With CASCO easier, the most optimal is the limits of \$150,000/\$300,000 (damage to one person/damage to several people), uninsured motorist liability for \$150,000, property damage for the same amount, comprehensive for \$50,000.

In addition to the limits of the amounts in coverage, you still need to pay attention to how much you will pay out of pocket before the insurance begins to pay its main part. This amount is called the deductible. It can be as fixed (\$100, \$250, \$500 \$1000 and so on), and as a percentage of the final amount of payment (much cheaper when paying for insurance, but in the end can turn against you).

That is, when an insured event occurs, you will need to put out of your pocket an amount of, say, \$200 in order for the rest to be covered by your insurance. A simple situation, you parked the car on the street, some antisocial element decides to profit by something from your car and breaks the glass, opens the glove compartment, digs there and disappears. You come in a couple of hours and see this mess. Your actions: make a police report (a statement to the police, served most often online), take a photo, online from the personal account of your insurance file a claim (claim insurance payment, describe the situation, attach a photo, the number of the application to the police). If you have comprehensive coverage-you're good, your insurance will cover the repair of your car and valuables missing from the glove compartment / car. Next, you come to an authorized insurance repair center, where the service bills say \$1000, plus more things are missing for \$500. You have a deductible policy of \$200. This means that you will now pay out of pocket the \$200, and the rest of the \$1300 will cover the insurance. On the choice of garages, and can turn to your favorite service, but then it talks about what to fix and for how much, you have to have insurance for yourself with all the accounts and not the fact that the insurance will cover everything.

A similar calculation, if there is an accident, your insurance indemnifies the injured party minus deductible, and if there is still coverage for you and your car, then there is still repair for you.

There is also the concept of total damage, this is when the insurance company decides that the car is impractical to restore and pays an amount equal to the value of the car on the market at the time of the accident. All the costs of recycling, storage and transportation of such a car insurance takes over (but it still depends on the company where the policy was purchased, not all insurance so well behaved). If you decide to keep the car itself, its status changes to salvaged and you have to buy it from the insurance for an amount equal to the residual value of the car after the accident. The insurance company will deduct this amount from the payment for your car. But it will be another issue that you'll do with it...Not all salvaged cars can be put on record after the repair.

4. Where to buy car insurance?

You can go to aggregator sites(such as this one), drive data, SSN number and get quotas. Then on the insurance website to issue a policy.

You can contact an agent who will be able to find a suitable insurance with discounts and further advise on issues related to it. Word of mouth is already working here, as it is easier to find a good agent through friends.

Well, the option is in the forehead, ask around friends who have what insurance, impressions and to go to the website insurance. But this is not a guarantee that the price you will have the same low, as everything is very individual. Discounts can even be for the fact that you have also insured the house in the same company.

In any case, everything is done through the phone and regular email. Even if you were unlucky and there was an accident.