

Does my auto insurance cover damage caused by potholes?

Auto Insurance

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The good news is, yes, pothole damage is usually covered—provided you have collision coverage. Collision coverage, an optional portion of a standard auto insurance policy, covers damage to a car resulting from a collision with an object (e.g., a pothole, lamp post or guard rail), another car or as the result of flipping over. However, it does not cover wear and tear to a car or its tires due to bad road conditions.

Collision coverage is generally sold with a deductible—the higher your deductible, the lower your premium. Your collision coverage will reimburse you for the costs of repairing your car, minus the deductible.

Collision insurance is different from comprehensive insurance, which is also an optional coverage. Comprehensive coverage reimburses drivers for theft, vandalism, flooding and damage from fallen objects, such as trees.

A driver who hits another car, or a pedestrian, due to a pothole also will be covered by liability insurance, which is required to drive legally in every U.S. state except New Hampshire. Liability

coverage applies to injuries that you, the policyholder or designated driver, cause to someone else.

In addition to filing a claim with your insurance company, some jurisdictions, like Chicago and New York state, may pay for pothole damage in certain cases. A driver who has had pothole damage needs to determine what jurisdiction is responsible for the road and inquire about compensation for pothole damage. Then the driver must file a claim.

Potholes usually cause relatively minor damage to cars, mostly to the wheels and tires. In some cases, potholes can also damage to the steering, suspension and alignment systems. Since the pothole damage your vehicle may incur could fall below the amount of your deductible, typically \$500 or \$1,000, it may not be practical to file a claim.

Facts and figures

Most motorists carry collision coverage on their vehicles. In the United States, 73 percent of insured drivers had collision coverage as of 2015, the most recent year for which the National Association of Insurance Commissioners (NAIC) has data.

The NAIC found that 78 percent of all drivers had comprehensive coverage in 2015.

For information on what the typical American policyholder spends on auto insurance, see our [Facts & Statistics: Auto Insurance](#)

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