

# Eight Surprising Ways Comprehensive Auto Insurance Works For You

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**NEW YORK, April 14, 2014** — Even the most careful drivers occasionally get into accidents—that’s why auto insurance was created. But, your car can be damaged even if you’re not in a crash—which is why there’s comprehensive auto insurance. Comprehensive is an optional coverage, and without it, you might just be left holding the bag financially, according to the [Insurance Information Institute](#) (I.I.I.).

Simply put, comprehensive is coverage for events “other than collisions.” And here are eight things that you might not realize are covered by your comprehensive auto insurance policy.

### 1. Earthquakes and Floods

Homeowners insurance policies may exclude earthquakes and flood, but your comprehensive auto insurance is truly comprehensive when it comes to disasters. Hurricanes, tornados, volcano eruptions, earthquakes and floods—they’re all covered.

### 2. Fire, Even When Caused by a Car Defect

Vehicle fires occur every 96 seconds in the United States, according to the National Fire Protection Association, and although non-crash fires are rare, some are caused by electrical

problems or a defective fuel system. Indeed, nearly every major car company has recalled one of its vehicles due to a fire-related defect. A new study from the [Highway Loss Data Institute](#) (HLDI) shows the claim frequency for vehicles with fire-related defects—prior to a recall—is 23 percent higher than for other vehicles.

### **3. Rodent Damage**

A squirrel snuck into your garage and gnawed through your car's wiring system? Unlike homeowners insurance, which excludes damage caused by pests, your comprehensive auto policy may provide coverage—check your policy carefully to be sure.

### **4. Meteorites and Asteroids**

OK, there's a pretty slim chance your car will get hit by an asteroid, but it's not out of the realm of possibility and if it happens, you would be covered by your comprehensive policy. More importantly, the coverage extends to almost any type of falling object—including hail, trees, the neighbor's kid's baseball....

### **5. Riots**

Unfortunately, every now and then a victory celebration or peaceful protest can get out of hand and morph into a full blown riot. If your car were to get caught in the middle, any damage resulting from the incident—from being flipped, or from such things as explosions, fire and smoke—would be covered. The same goes for acts of vandalism.

### **6. Deer, Birds or Other Animal “Contact”**

Watch out for that deer! An estimated 1.22 million deer-vehicle accidents occurred in the U.S. between July 1, 2012, and June 30, 2013. But deer aren't the only animals that can damage your car. Bears have a habit of breaking into cars around national parks, looking for food that visitors leave behind. Your trail-mix supply might be a goner, but with comprehensive auto insurance, you won't have to “bear” the damage alone.

### **7. Theft**

According to the FBI, more than \$4.3 billion was lost to motor vehicle theft in 2012 and the average dollar loss per theft was \$6,019. Nobody wants their car to be a crime statistic, but at least you would be covered if your car disappears in the night.

### **8. Broken Windshield**

A cracked or shattered windshield is a fairly common occurrence. If a piece of gravel or other road debris suddenly puts a ding in your vehicle's windshield while you're driving, it can quickly spread and become a large and dangerous crack. In fact, in many states it is illegal to drive with *a cracked or broken windshield. Not only is such damage covered by your comprehensive policy, many companies offer the option of no-deductible coverage for glass damage specifically.*

Unlike liability insurance, which you must purchase by law in order to drive in most states, comprehensive insurance is an *optional* coverage.

Check with your insurance professional to find the best auto coverage for your situation—in many cases a policy that combines liability with comprehensive and collision coverage provides the full breadth of insurance coverage you need, especially on a newer car.

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**Back to top**