

Affordable
Car Insurance Tampa



Facts You Need to Know About Florida Auto Insurance

The Florida Highway Safety and Motor Vehicles (FLHSMV) Department is responsible for highway safety and security, driver's licenses, and car registrations. If you drive a car in Florida, whether you live there or not, you need to understand Florida's insurance requirements.

GENERAL INFORMATION/MINIMUM REQUIREMENTS

In 2008, Florida returned to a no-fault insurance system. In a no-fault system, each insurance company compensates its own policyholders for minor injuries. It doesn't matter who was responsible, or at fault, for the accident. In most cases, motorists cannot be sued after an accident. No-fault insurance is supposed to make sure that drivers are covered for medical bills following an accident. Essentially, it means that your own insurance policy is the first source of financial responsibility.

REGISTERING YOUR VEHICLE IN FLORIDA

Vehicles that are driven more than 90 days in Florida must be registered. To get registration for any four-wheeled (or more) vehicle, you must show proof of insurance. Auto insurance must be purchased from a company licensed to do business in Florida. Florida does have a self-insurance option for people who have a lot of money or a lot of vehicles.

PERSONAL INJURY PROTECTION (PIP) AUTO INSURANCE

This insurance coverage pays for medical treatment and other accident-related expenses following an accident. It doesn't matter which driver caused the accident. Florida drivers must carry a minimum of \$10,000 in PIP. Commercial vehicles and taxis have higher limits. PIP insurance covers some other circumstances, for example, if you are hit while biking. Although you must have a minimum PIP insurance to register your vehicle, you can purchase more.



PROPERTY DAMAGE LIABILITY (PDL) AUTO INSURANCE

Property damage liability insurance pays for the damages to another person's property when the accident is caused by you or another person driving your insured vehicle. Florida drivers must carry a minimum of \$10,000 in PDL, but you can purchase additional PDL insurance. However, the average claim for property damage is less than \$3,500, so \$10,000 is typically enough.

BODILY INJURY INSURANCE

PIP and PDL insurance have minimum requirements and are required. Bodily injury insurance is not required in Florida, but it is a good type of insurance to add to your policy. It covers the injuries of other people that you cause. It covers your family members, even if they aren't driving your vehicle. Most insurers will package this insurance with your policy to make sure that you have enough protection.

THE FINANCIAL RESPONSIBILITY LAW

Certain drivers must carry full liability insurance because of their driving history. This could include drivers who have excessive points on their driving record or who have received a DUI. This insurance is required in addition to the PIP and PDL insurance requirements.

INSURANCE REQUIRED

As long as your vehicle is registered in the state of Florida, you must carry the minimum insurance and continually cover the vehicle. It doesn't matter if the vehicle is inoperable or not being driven, insurance is required. Do not cancel your insurance policy until after you have surrendered the license plate and registration to the FLHSMV. If you move, do not cancel your insurance policy in Florida until you have registered your vehicle in the new location. The penalties for not having insurance on your registered Florida vehicle are severe.

INSURANCE PENALTIES IN FLORIDA

If you fail to maintain insurance coverage requirements, your driver's license and registration may be suspended. You could be required to pay a fee of up to \$500 to get it back. Plus, you will have to show proof of insurance. Your license plate and driving privileges may be suspended for not maintaining insurance coverage. Florida does not have any rules that let you get a hardship driver's license for not having insurance.

You should also know that if you crash without insurance, you are still liable for all damages and injuries that occur because of the accident. You won't be able to reinstate your license until those damages are paid. Getting into an accident without auto insurance will seriously impact your ability to drive for a long time.

FLORIDA TEEN DRIVER LAWS

Graduated driver's licenses are very popular across the United States. In this system, teen drivers take on increasing responsibility while learning to drive. Florida's system lets teenagers gain experience over time, which allows them to get more confident on the road and stay safe. Teenagers apply for a learner's permit at the age of 15.

For the first three months with the learner's permit, the teenager can only drive during daylight hours and must have a licensed driver over 21 years old in the car with them.

Once the teenager has had their learner's permit for 90 days, the teenager can drive up to 10:00 pm.

To apply for a driver's license, a teenager must have a learner's permit for at least one year and 50 hours of supervised practice. The teenager may not have any traffic convictions.

Licensed teens who are 16 years old may only drive from 6:00 AM and 11:00 PM.

17-year-old licensed drivers may only drive between 5 AM and 1 AM. Teen drivers may drive at other times if they are accompanied by a licensed driver who is at least 21 years old. Licensed teens can drive to and from work outside of those hours, too. Restrictions are typically lifted when the teenager turns 18.

Although teen drivers do not usually need a separate auto insurance policy unless they have their own car, it is a good idea to check with your insurance company once your teenager gets their learner's permit or driver's license.



WHAT NON-RESIDENTS SHOULD DO ABOUT INSURANCE

Many people live up north and come to Florida during the winter to avoid the cloud. If you have a vehicle in Florida for more than 90 days a year, you are required to register the vehicle and meet the Florida auto insurance requirements. The 90 days do not need to be consecutive. Although you might save money by not registering your car and insuring it in Florida, the risk is not worth it. You could get a ticket if you are caught driving without proper insurance. Your insurance company may deny a claim.

Florida car insurance must be purchased through an agent located in the state of Florida. You can get a temporary registration for your car without having to change your driver's license. If you are employed or engaging in a trade or profession in Florida, you must have Florida insurance. If your children are enrolled in a Florida public school, you must register your car in Florida. One exemption might be military, but you should check with the FLHSMV for your specific situation.

WHAT TO DO WITH INSURANCE WHEN MOVING OUT OF STATE

If you move out of state, do not cancel your Florida insurance right away. You must keep your Florida insurance until you surrender your Florida car registration to the new state's Department of Motor Vehicles or Tax Collector's office, whichever agency handles vehicle registrations. If your car has Florida plates or registration, it must have Florida insurance.

A FEW INSURANCE DEFINITIONS YOU SHOULD BE AWARE OF

DEDUCTIBLE

The deductible of your insurance is the amount of money you pay out of pocket before the insurance company will pay on a claim. Car insurance deductibles are usually between \$0 to \$1,500. The higher the deductible, the lower the premium. The premium is the amount of money you pay to the insurance company or your rate.

COLLISION COVERAGE

Collision coverage pays for damages to your vehicle if you are in an accident. Although you aren't required by law to have this covered, many lenders require it to pay the cash value of a car if you have a lien on the car. Owners of vehicles that are older often ignore this coverage option.

COMPREHENSIVE COVERAGE

This type of insurance coverage covers physical damage to your car that occurs from anything but a collision, such as theft, storm damage, or damage from hitting a deer. As with collision coverage, people with older cars often ignore this type of coverage. Lenders often require it.

UNINSURED MOTORIST COVERAGE

This type of insurance protects you and your passengers if an uninsured driver hits your car and injures you. In 2015, according to the Insurance Information Institute, Florida had the highest number of uninsured drivers, at 26.7%. Nationwide, it's estimated that one out of every seven drivers does not have auto insurance. Florida does not mandate that you carry uninsured motorist insurance, but it is a good idea to have this policy to protect your assets.

HOW TO SELF-INSURE IN FLORIDA

Florida statutes allow for self-insurance. This means that the owner of the vehicle, whether a person or an entity, takes on the risk of any accidents. Typically, a person needs to have at least \$500,000 in the

bank, with at least \$40,000 unencumbered worth. Businesses and for-hire passenger transport vehicles have different requirements. A person or business can file the correct documents with FLHSMV to get a certificate of self-insurance.

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