

Comprehensive Coverage

Comprehensive Insurance in Kentucky covers damage to your car caused by something other than a collision. You can purchase Comprehensive Coverage without Collision Coverage. It would be a good idea to ask your insurance agent about this even if you have an older model car. The reverse is not true. You cannot have Collision Coverage without Comprehensive Coverage.

A lot of people think of Comprehensive Coverage as insurance that just covers minor damage to your car, such as a cracked wind shield. This is not the case. Comprehensive Insurance can cover damage caused by falling objects (like a tree that falls during a windstorm and crushes your car), fire, theft, explosives, earthquakes, windstorms, hail, vandalism, deer or other animals, or even a missile.

Comprehensive Coverage will pay for repairs to your car, such as damage to your car windshield or hail damage, without a deductible. This is generally mandatory under policies in Kentucky. This is due to the safety issues involved with driving a car with a damaged windshield.

There is a deductible on other items listed above that may be covered by Comprehensive Insurance. You will have to weigh the saving on your premium in deciding if you want to have a deductible on this coverage.

I must caution you to beware. Some insurance companies will consider a payment made from your Comprehensive Coverage an incident or a claim made when your policy comes up for review. This could result in a rate increase or even cancellation. If the cost to make a repair is low you may want to consider paying for the repair yourself to avert the potential rate increase. Ask your insurance agent whether reporting the claim makes economic sense for you, especially if you have made several claims of any kind in the last five years.