

Can I Buy Insurance If I Don't Own A Car?

I am often asked the question "Can I buy car insurance if I don't own a car?" The answer is "yes" in Kentucky. You can purchase what is called a non-owner's policy. This coverage is expensive, however, it will protect you if you drive someone else's car on a regular basis and have an accident. It will also protect you if you are in a car accident as a passenger and the owner of the vehicle does not have insurance. Or even worse, if the car, truck or motorcycle that hits you isn't insured.

In today's tough economic times it is important to know the consequences of your actions. If you do not own a car and borrow a car from a friend make sure you ask them if there is insurance coverage on the car. This is your responsibility. If there is no coverage you should not drive the car unless you have your own automobile insurance policy.

Another type of coverage is Extended Non-Owners Liability Insurance. Consider this coverage if you drive a company car and are covered in that car on your company's auto insurance policy. This coverage would cover you if you regularly drive your spouse's, son's or daughter's car and are not listed as a named driver on their insurance policy.

The main point to remember is to inquire as to whether there is insurance coverage on any vehicle that you drive. Ask the owner of the car or your insurance agent. Do not assume that there is coverage!

If the car you are in does not have insurance and you do not have insurance of your own **you do not have insurance coverage**. You may still be able to have your medical bills and lost wages paid by applying for benefits from the Kentucky Assigned Claims Plan. If you have a policy of insurance on your own vehicle that insurance would provide your PIP coverage even if you are in an accident not involving your car. The law in Kentucky says that it is the driver's responsibility to make sure the car they are in is covered by insurance. If you are driving a car that does not have insurance on it and you do not have an insurance policy yourself, you are guilty of the criminal offense of "No Insurance". It doesn't matter whether you thought there was insurance or the person you borrowed the car from told you there was insurance, you are guilty if there is no insurance.