What benefits can the customer get by adding a new driver to the policy

Every state has minimum car insurance requirements — the amount of coverage you need in order to be legally insured — and generally, you need to have this coverage in order to drive your car. However, the minimum coverage amount varies by state; we've compiled the minimum required car insurance for each state in the U.S.

Minimum car insurance limits in each state

Types of car insurance coverage required

States that don't require car insurance coverage

Should I get state-minimum or full-coverage auto insurance?

https://www.google.com/

New driver benefits

Overall, there are five types of coverage that may be mandated by a state. With the exception of Florida, every state requires bodily injury liability insurance (BI), while all 50 states plus Washington, D.C., require property damage liability (PD).

Roughly half of the states require a type of uninsured/underinsured motorist insurance (UIM). Lastly, only a handful of states require personal injury protection insurance (PIP) or a similar type of first-party benefit insurance.

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