



# Article Side

Advantages and disadvantages of car repair insurance by [Julia Roger](#)

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People have different perspectives. While some of the people have, the opinion that a car repair insurance is just a waste of money while for some of them it is a smart way to keep auto repair costs in check.

Thus, in the same context, it would be good to see some of the key advantages and disadvantages of car repair insurance.

## Advantages

if¼ One of the biggest advantages of car repair insurance is that it covers the total cost of some of the key major repairs. When customers pay from their own pockets, some of the shops end up taking too much money from them. Thus, with the right car repair insurance, the insurance company not only picks up the tabs but also regulates the costs

if¼ Bumper to bumper car insurance means that most of the components that helps the car run are included in the policy. Also, auto repair products are similar to warranties, so if your car is under warranty and is damaged, you get a new car or almost a car that matches your current car

if¼ Another major role of a car repair policy is that it helps residents in budgeting and lowering overall auto costs.

## Disadvantages

if¼ Taking a car repair cannot be beneficial sometimes as it does not cover all the components of a vehicle as insurance could be partial.

if¼ Those who knows the game of insurance claims and are well-versed with the inside paying policies of insurance companies, knows that what actually is seen is not delivered so they try to keep away from a vehicle insurance as it can be a mess later on

if¼ It could take long time recovering a claim form insurance company.

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