



Article Side

What Your Car Liability Insurance Policy Normally Covers by [Guy Chambliss](#)

Article published on May 3rd 2012 | [Law](#)

Around 24,000 deaths from automobile accident in the US were recorded between January and September 2011, a little lower than the previous statistics. Despite the decline in rate, the number is still too serious to neglect. Sadly, still an estimate of 13.8 percent or 1 in 7 registered motorists do not have car liability insurance policy.

A car liability insurance policy protects a citizen from damage due to a vehicular accident. It may cover potential expenses incurred for the hospitalization and recovery of the people involved, and the restoration of the damaged car and property. Expenses that aren't covered by the liability insurance policy must be paid using personal funds. However, most liability insurance policies cover the major expenses, thus helping owners easily get out of any financial liability.

Three vital components make up a car liability insurance policy: coverage for body injury of each person involved, coverage for body injury in each accident, and property damage. Each component does not, however, usually apply to the one at fault during the accident. A car liability insurance policy may contain several other types of coverage depending on the state where it's implemented.

While most car liability insurance policies contain only bodily insurance coverage for the persons injured in an accident for which the insurer is at fault, policies in other jurisdictions allow personal injury protection (PIP) that covers the perpetrator's medication. Similarly, certain policies allow coverage for the restoration of the insured's damaged vehicle. The insurer may pay for both injuries and property damage depending on the approved coverage.

An auto accident attorney Utah and other prominent states recommend can explain well how a car liability insurance policy works, especially if his client is the one at fault. He can help his client find sources of payment for damages done. In case his client is uninsured, the insurance company of the other party will cover for the damages. The court, however, shall hold the perpetrator liable for any compensatory damages.

Regarding a car accident that wasn't necessarily anyone's fault, such as those triggered by fire or other natural mishap, the insurer shall pay for the damage in the form of comprehensive coverage. If the car is financed, the Utah auto accident attorney would advise the owner to maintain comprehensive coverage on the vehicle. That will rid him of any legal obligation toward the lender.

Learn more about car liability insurance policy and tips from a Utah auto accident attorney in [allstate.com](#). The site provides detailed information about what you can expect from your financial coverage when you are involved in a car accident.

Article Source:

<http://www.articleside.com/law-articles/what-your-car-liability-insurance-policy-normally-covers.htm> - [Article Side](#)

[Guy Chambliss](#) - About Author:

For more details, search a [auto accident attorney Utah](#) and a [Utah auto accident attorney](#) in Google for related information.

Article Keywords:
auto accident attorney utah, utah auto accident attorney

You can find more [free articles](#) on [Article Side](#). Sign up today and share your knowledge to the community! It is completely FREE!