



HOME

SITE MAP

CONTACT



Where trusted names and
great rates come together

Free Car Insurance Quote

[Click here for free Car Insurance Quote from InsuranceFusion.com](#)

Shop, Compare
&
SAVE
Get Your Free
Insurance Quote Now!

Car Insurance

InsuranceFusion.com is owned and operated by Sequoia Interactive, Inc. Insurance Fusion brings trusted names together in one place to make car insurance shopping easier. www.InsuranceFusion.com provides free car insurance quotes and a wealth of insurance articles and information for car insurance.

InsuranceFusion.com was designed so consumers could easily search car insurance providers in one convenient location and receive an instant car insurance quote using our providers [Car Insurance Quote Service](#).

"We have done the legwork for you, all you have to do is visit www.insurancefusion.com" says company spokesperson, Melissa Costa. "Most people haven't shopped their insurance in years, probably because it sounds tedious and time-consuming. Insurance Fusion offers a time-saving alternative proven to save hundreds of dollars."

[Free Car Insurance Quote](#)

Why buy through InsuranceFusion.com ?

- Large selection of instant car insurance quotes on the web
- Free car insurance quotes from top car insurance companies
- Complete control to buy car insurance from the insurance company of your choice
- Insurance Fusion's management team has 10 years of experience delivering free online car insurance quote services
- [Contact Insurance Fusion](#) at anytime

InsuranceFusion.com is owned and operated by Sequoia Interactive, Inc. Insurance Fusion brings trusted names together in one place to make car insurance shopping easier. www.InsuranceFusion.com provides free car insurance quotes and a wealth of free car insurance articles and car insurance information for car insurance consumers.

[Free Car Insurance Quotes](#)
[Click Here](#)

- [Auto Insurance](#)
- [Auto Insurance Quotes](#)
- [Car Insurance](#)
- [Car Insurance Quotes](#)
- [Health Insurance](#)
- [Health Insurance Quotes](#)
- [Home Insurance](#)
- [Home Insurance Quotes](#)
- [Homeowners Insurance](#)
- [Homeowners Insurance Quotes](#)
- [Life Insurance](#)
- [Life Insurance Quotes](#)

❖ Car Insurance is one of your household's largest expenses. Many people save hundreds every year by comparison shopping for car insurance prices online.

Insurance Fusion makes it easy to get a free car insurance quote.

Spend a few minutes now researching car insurance prices and coverage options and see how much you can save!

[Auto Insurance](#)

[Auto Insurance Quotes](#)

[Car Insurance](#)

[Car Insurance Quotes](#)

[Health Insurance](#)

[Health Insurance Quotes](#)

[Home Insurance](#)

[Home Insurance Quotes](#)

[Homeowners Insurance](#)

[Homeowners Insurance Quotes](#)

[Life Insurance](#)

[Life Insurance Quotes](#)

www.insurancefusion.com

Why Buy Car Insurance?

What can I do if I can't find car insurance coverage?

There may be several reasons why you can't get insurance through traditional private insurance companies:

- You have a poor driving record.
- You own a special, high performance car.
- You have not driven long enough.
- You have not owned your car very long and therefore have no car insurance record.
- You live in an area where theft and vandalism losses are high.

In this case, you have two options:

State assigned risk pools.

State assigned risk pools operate under a system in which every car insurer participates in proportion to the amount of business they do in that state on a voluntary basis. Each insurer must accept the motorists assigned to it, retaining the profit or absorbing the loss that comes with that customer. The car insurance premiums you will pay will be substantially higher under assigned risk pools than directly with a private car insurance company, but at least you will be able to obtain coverage. To find the assigned risk pool or the equivalent in your state, ask your car insurance agent or the state insurance department.

Get a policy from a private car insurance company that specializes in "high-risk" drivers.

You may find a better deal by checking with a private car insurance company specializing in "non-standard" auto policies. These companies write policies for people with bad accident records, high-performance cars, or who live in "high-risk" neighborhoods. These car insurance companies also may be able to sell you more comprehensive coverage than is available through assigned risk pools. To get a list of companies selling non-standard insurance, contact your car insurance agent, state insurance department or Roughnotes (<http://www.roughnotes.com>). They will refer you to car insurance brokers selling this kind of insurance.

Source: *Insurance Information Institute, Inc. www.iii.org*

What information do I need to give to my car insurance agent or company?

Your agent will ask you what make and model cars you own, roughly how many miles you drive each year, and what kind of car insurance liability coverage you will need. The agent will also want to know how many people drive the cars, how old the drivers are, where you live, and driving records of each household member.

The agent will then ask more detailed questions about your cars, such as their Vehicle Identification Numbers (VIN), whether they have passive restraint systems or air bags, anti-lock brakes or anti-theft devices. If you already have another insurance policy with the company for home or life insurance, you might receive a discount on your car insurance policy. You should also mention if you or other drivers in your household have completed safe-driving courses and if student drivers in your home are getting good grades -- both of these may qualify you for discounts

Insurance Fusion Links

- ❖ [Contact Us](#)
- ❖ [Insurance Information](#)
- ❖ [About Us](#)
- ❖ [Useful Links](#)
- ❖ [Our Partners](#)
- ❖ [Site Map](#)
- ❖ [Insurance Glossary](#)

[Free Car Insurance Quote](#)
[Click Here](#)

on your car insurance policy.

Once the agent has assembled all of the information, a premium will be quoted to you. The premium will depend on all the factors above and on the deductibles you choose.

Source: Insurance Information Institute, Inc. www.iii.org

What are the state minimum limits for car insurance?

Almost every state requires you to have car liability insurance. All states also have financial responsibility laws. This means that even in a state that does not require liability insurance, you need to have sufficient assets to pay claims if you cause an accident. If you don't have enough assets, you must purchase at least the state minimum amount of car insurance. But car insurance exists to protect your assets. Trying to see how little you can get by with can be very shortsighted and dangerous.

If you've financed your car, your lender may require comprehensive and collision car insurance as part of the loan agreement.

Below is an example of the state minimum limits for car liability insurance. The first number refers to liability limits for bodily injury for any one person, the second to limits for all persons injured, and the third refers to property damage liability limits. For example, 20/40/10 means coverage up to \$40,000 for all persons injured in an accident, subject to a limit of \$20,000 for one individual and \$10,000 coverage for property damage. For a detailed car insurance minimum limits listing by state please [click here](#).

Source: Insurance Information Institute, Inc. www.iii.org

[Free Car Insurance Quote
Click Here](#)

www.InsuranceFusion.com

[Home](#) | [Contact Us](#) | [Insurance Information](#) | [About Us](#) | [Useful Links](#) | [Our Partners](#) | [Site Map](#) | [Insurance Glossary](#)

Copyright 2005, Sequoia Interactive, Inc. All rights reserved [Privacy Policy and Terms & Conditions](#)

Insurance Fusion provides Auto Insurance, Car Insurance, Homeowners Insurance, Home Insurance, Health Insurance and Life Insurance information and free Auto Insurance Quotes, Car Insurance Quotes, Homeowners Insurance Quotes, Home Insurance Quotes, Health Insurance Quotes and Life Insurance Quotes in the following states: Alabama AL, Alaska AK, Arizona AZ, Arkansas AR, California CA, Colorado CO, Connecticut CT, Delaware DE, District of Columbia DC, Florida FL, Georgia GA, Hawaii HI, Idaho ID, Illinois IL, Indiana IN, Iowa IA, Kansas KS, Kentucky KY, Louisiana LA, Maine ME, Maryland MD, Massachusetts MA, Michigan MI, Minnesota MN, Mississippi MS, Missouri MO, Montana MT, Nebraska NE, Nevada NV, New Hampshire NH, New Jersey NJ, New Mexico NM, New York NY, North Carolina NC, North Dakota ND, Ohio OH, Oklahoma OK, Oregon OR, Pennsylvania PA, Rhode Island RI, South Carolina SC, South Dakota SD, Tennessee TN, Texas TX, Utah UT, Vermont VT, Virginia VA, Washington WA, West Virginia WV, Wisconsin WI, Wyoming WY

Car Insurance Disclaimer: Insurance Fusion is owned and operated by Sequoia Interactive, Inc.