

# Car Insurance in Texas

If you're a Texas resident in search of car insurance, you're in the right place. We understand that choosing coverage can be tricky, but it doesn't have to be. Learn how to ensure you're meeting car insurance requirements while saving money on your policy.

## Car Insurance Coverage in Texas

Texas drivers are required to have liability insurance to include

- \$30,000 bodily injury/death liability coverage per person.
- \$60,000 bodily injury/death liability coverage per accident.
- \$25,000 property damage liability coverage per accident.

These minimum coverage requirements, also known as 30/60/25 coverage, protect the victim from property damage or bodily injury in the event of an accident.

You can take advantage of the coverage options available from Elephant Auto Insurance, including:

### Liability Insurance

Liability insurance covers your legal liability for a covered accident that involves injury to another person or damage to property.

### Comprehensive and Collision Coverage

Collision coverage covers damage to your car when you collide with another vehicle or object.

Comprehensive car insurance coverage covers your auto for losses resulting from incidents other than collisions such as a flood or fire.

## Personal Injury Protection Insurance

Personal injury protection, also known as PIP coverage, covers medical expenses regardless of who's at fault and often includes lost wages.

## Uninsured/Underinsured Motorist

When the person at fault for an accident does not have motor insurance, Uninsured Motorist, and Uninsured Motorist Bodily Injury coverage will cover damages, medical treatment, and lost wages.

If your injury expenses exceed the at-fault party's liability limits, you can use Underinsured Motorist Bodily Injury coverage to pay for the amount not covered by the at-fault person's insurance.

## Medical Payments Coverage

Medical Payments coverage pays the cost of necessary medical care resulting from injuries you and your passengers receive as a result of an auto accident, regardless of who is at fault.

Coverage is also provided to the insured and resident relatives, while they are riding in someone else's car at the time of the accident or hit as a pedestrian.

## Rental Reimbursement

Rental Reimbursement provides rental car coverage if your car isn't driveable for more than 24 hours because of a claim covered under Comprehensive or Collision coverage.

## Towing/Roadside Assistance

Whether it's a flat tire or a dead battery, Elephant wants to make sure you're protected. Being broken down on the side of the road is never convenient, but our Roadside coverage tries to make it a little less stressful.

## Factors That Impact Your Car Insurance Rate in Texas

Your car insurance rate is dependent on many variables. Here are a few factors that help determine your insurance rate.

## Driving Record

Frequent accidents, tickets, and insurance claims alert the insurance company that you are a high-risk driver, and your rate will likely be higher than a driver with a clean record.

## Credit Score

While no specific score leads to lower or higher insurance rates, in general, you will pay more with a lower credit score.

## Vehicle Usage

If you have a long commute, drive frequently, or use your vehicle for business, you will likely pay higher rates. If you don't drive often, work from home, or park in a garage or covered carport, you could qualify for a rate reduction.

## Type of Vehicle

The type of vehicle you drive can impact your insurance rate. Cars that are older, smaller, have a lower safety rating, are more expensive to repair, or are considered luxury vehicles often require higher premiums.

## Rate Trends

Car insurance rates sometimes trend up or down. The premium you pay will depend on these overall rate trends.

## State Discounts

You can take advantage of the many discount programs offered by Elephant Insurance including

- Multi-car discount
- Responsible driver discount
- Good student discount
- Paperless account discount

# Texas Car Insurance State Requirements & Penalties

Texas drivers are required to have 30/60/25 car insurance coverage.

Some states require additional coverage, including

- Medical benefit coverage
- Uninsured/underinsured motorist coverage
- Uninsured motorist property damage coverage
- Personal injury protection
- Death liability.

There are options to legally drive without insurance though many who do so don't follow protocol, which is an expensive mistake.

In Texas, first-time offenders can be charged fines totaling more than \$1,000. If you become a repeat offender, you risk getting your license revoked and your car impounded.

## Other Car Insurance Options in Texas

If you opt out of getting a traditional car insurance policy, here are your alternatives.

- **Deposit of Cash/Security with the Comptroller:** This is the most common option requiring you to have \$55,000 set aside in cash or certificate of deposit (CD) with the Texas Comptroller.
- **Surety Bond:** A surety bond requires that two other people insure you based on the state minimum requirements and agree to pay costs associated with an accident deemed your fault if you fail to do so.
- **Deposit of Cash/Cashier's Check with County Judge:** This option requires that you make a \$55,000 deposit with the county judge in case it's needed to cover accident-related expenses.
- **Certificate of Self-Insurance:** If your company owns more than 26 cars, you can become self-insured instead of using a traditional policy. You must provide proof that you're making more than \$225,000 in monthly net assets along with other documentation.

## Texas Car Insurance and Driving Laws

Insurance companies are required by law to provide fair, reasonable rates to all eligible drivers. There are some laws that impact qualifying for insurance and your rates.

**CLUE:** Most companies review the Comprehensive Loss Underwriting Exchange (CLUE) to review your claims history. This information can help a company determine your rates.

**SR-22:** If you're found guilty of certain traffic offenses, such as driving under the influence or getting too many traffic violations, you could be required to file an SR-22 form to reinstate or maintain your driving privileges. You will likely see an increase in your premium due to the violation.

**Traffic Offenses:** If you receive a moving violation, DUI, license suspension, or revocation you will likely pay higher car insurance premiums.

**Out of State Violations:** Most states share out of state violations with the driver's home state. Once your insurance company is notified, they will determine whether the violation will impact your premium.

## Texas Car Insurance FAQs

Here are a few frequently asked questions about Elephant Insurance policies

### **When are payments taken?**

Payments are processed via electronic transaction every month on or shortly after your due date. However, some banks may place temporary holds on deposits you make to your account, so make sure that your account has enough funds to cover your payment by the close of business two (2) days before your due date.

### **What steps does Elephant take to make sure my information is secure?**

Elephant takes your security very seriously. To prevent cases of fraud and identity theft, Elephant encrypts all payment information that we receive. Only a select group within our Billing Department is allowed to access this information. Also, every payment request sent to our bank is encrypted for your security.

## What if I need to get my car repaired?

To make your claims experience as easy as possible Repair Assistance Program facilities are pre-qualified to ensure quality & exceptional standards.

## When and how can I change my car insurance policy?

At any time! Making changes to your policy shouldn't be difficult. You can log into myElephant to make most changes to your plan.

## What Our Customers Are Saying

We pride ourselves on providing a superior customer service experience. You don't have to take our word for it, here are a few reviews from real Elephant Insurance customers.

- "I am very pleased with my experience at Elephant. The customer service has been very helpful and courteous. The policy I received meets my needs and provides good coverage at an affordable cost." - Richard C.
- "Purchase was simple. The program gave 3 plan options. I loved that I could customize what coverage I needed. I like that you have the same monthly rate for 12 months. My previous plan changed every six months." - Redolfo R.
- "I have never had an easier experience purchasing insurance. This company not only saved me over a hundred dollars a month but made it a breeze to purchase my policy. No headache involved!" - Aislinn K.

## Save On Your Car Insurance When You Bundle

Take advantage of more savings when you bundle your insurance with Elephant. Combining homeowners or renters insurance with your auto policy can help keep money in your pocket with our multi-product discount.

## Get a Free Car Insurance Quote for Texas

To get started, get a free car insurance quote, which takes as little as 6 minutes. We'll also show you all the discounts you're eligible for. You could qualify for up to 40% off your insurance rate, so get your quote today.