

## **Understanding Massachusetts Car Insurance**

On April 1, 2008, Massachusetts car owners entered the era of car insurance deregulation. On that date, the state's insurance commissioner stopped establishing rates, clearing the way for car insurance companies to set their own prices.

Massachusetts drivers now have good reason to shop around. But while searching for the best price, drivers want to make sure to purchase adequate amounts of coverage. If you're a Massachusetts driver, read on for buying advice from the Boston personal injury lawyers at Breakstone, White & Gluck.

### **Massachusetts Car Insurance: Buy Both Compulsory and Optional Coverage**

Massachusetts consumers have two types of automobile insurance coverage: compulsory coverage and optional coverage. The compulsory coverage provides the minimum protection and Massachusetts drivers should also buy optional coverage.

Compulsory coverage is comprised of the following: Bodily Injury to Others, Personal Injury Protection (PIP), Bodily Injury from an Uninsured Driver and Damage to Another Person's Property. These types of coverage each provide between \$5,000 and \$40,000 for medical bills and other compensations.

Optional coverage provides greater protection. Types of optional coverage include Bodily Injury, Uninsured Auto, Property Damage, Underinsured, Medical Payments and Collision Comprehensive. You can buy up to \$500,000 in coverage in many of these areas.

Bodily Injury coverage protects you from claims against your personal property if you cause a motor vehicle accident. Uninsured Auto and Underinsured coverage protect you and your family when an accident occurs and the other driver is at fault and without insurance. Medical Payments coverage pays for medical expenses beyond PIP and those not covered by your auto or health insurance.

In addition, drivers who own a home should ask about coverage from their home insurance company. If you carry enough car insurance, you may be able to obtain umbrella insurance coverage. This provides you \$1,000,000 or more in coverage beyond your car insurance policy. This protects you, your family and your assets in case of a car accident resulting in serious personal injury or wrongful death.

### **Finding the Best Deal on Car Insurance in Massachusetts**

As with many purchases, the best way to shop for car insurance is online. You may be able to make an electronic request for information. You can also call a company that interests you and ask for the name of a local agent to provide you a quote.

Ask about discounts that may apply to you. Many insurance companies provide discounts if you drive a limited amount, are over 65, belong to an auto club or business organization, or utilize public transportation.

To learn more about Massachusetts car insurance, please visit Breakstone, White & Gluck's website at [www.bwglaw.com](http://www.bwglaw.com). The Boston law firm specializes in personal injury and medical malpractice law.