Does Broad Form Insurance Cover Repairs to My Car?

Broadform Insurance FAQs · https://midcolumbiainsurance.com/faq/does-broad-form-insurance-cover-repairs-to-my-car



No, a broad form policy will not cover repairs to your car if the accident is your fault because comprehensive and collision coverages cannot be added to a Broad Form policy.

If you cause an accident, your insurance will cover the damage to the other vehicle as well as any injuries for which you are responsible but it will not cover repairs to your vehicle because that would come under collision coverage which is not available on a BroadForm policy.

Of course, if the other driver is at fault, their insurance should cover the repairs to your car and any injuries you sustain.

We also recommend you add Uninsured Motorist Coverage to your broad form policy so that if they do not have insurance, your uninsured motorist will step up and cover your and your passenger's injuries and any damage to your car, just as if the other driver did have insurance.

If you finance a car that requires "full coverage", you will need to replace your broad form policy with a regular policy or start a second policy to cover the new purchase.

Mid-Columbia Insurance – Your Trusted Insurance Broker

Give our insurance professionals a call today at **(509)783-5600** or click "Get a Quote" to request a quote on your insurance. At **Mid-Columbia Insurance**, our goal is to get you the coverage you want at a price you can afford!