What is Car Insurance?

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What is auto insurance?

Car insurance serves as a safety net to protect your assets in the event of a **car accident**. When you purchase insurance for your vehicle, you are entering into a contract with the insurance company , under which you agree to pay a premium, and the company, in turn, agrees to pay for injuries and damage you may cause to others, as well as for injuries to you and your passengers and damages to your vehicle, as outlined in your auto insurance policy.

Why buy auto insurance?

The primary reason you should purchase car insurance is because it is the responsible thing to do.

Another reason is that **Washington state** requires you to carry a minimal amount of **liability insurance** so that if you hurt someone or damage their property with your car, you can make restitution.

Without adequate insurance, you are responsible for paying these costs out of your pocket, and if you don't have sufficient assets, a lien could be placed on your home and your future wages could be attached.

All other coverages on an auto insurance policy in Washington are optional and are designed to protect you, pay medical bills for you and your passengers, and get your vehicle repaired or replaced.

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