What’s The Difference Between Non-Owner And Broad Form Car Insurance?

Broadform Insurance FAQs · https://midcolumbiainsurance.com/faq/whats-the-difference-between-non-owner-and-broad-form-car-insurance



Non-Owner Car Insurance and Broadform Car Insurance are simply endorsements added to a regular auto policy that change the definitions of a few key terms, primarily the definition of what is an insured car. Every company has different wording on their endorsement,s so be sure to review your policy or ask your agent if you are unsure.

Definitions

The definitions below come from Dairyland Insurance, a company that has specialized in both non-owner and broadform policies for years. Remember, other companies might have different definitions. For example, National General Insurance does not cover rented cars on a broadform policy.

Non-Owner Car Insurance Definitions

- "Your insured car" is a non-owned car which you are driving. "Non-owned car" means:
  - A car not owned or leased by you.
  - A car not owned or leased by members of the household in which you reside.
  - A car not available for your regular use.

Notice that not all non-owned cars are covered for you to drive. You are not covered to drive any car owned by anyone who lives in your household or any car that is available for your regular use. This is the reason we recommend a broadform policy over a non-owner policy.

Broadform Car Insurance Definitions

- "Your insured car" means:
  - A car owned or leased by you which you are driving.
  - A car owned by you which is not being driven.
  - A car not owned or leased by you which you are driving.

Broadform removes the restrictions imposed by the non-owner policy, allowing you to drive owned & non-owned cars regardless of whether they are available for your regular use.

Other Definitions

Liability, Uninsured Motorist, and Personal Injury Protect (PIP) medical work similar to a regular policy but with the changes due to the definition of insured meaning just the person named on the policy.

Remember, a regular car insurance policy does not cover motorcycles, motorhomes, or vehicles used for business and the broadform and non-owner policies do not change those restrictions.

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