Who Needs To Be On My Car Insurance Policy?

Car Insurance FAQs · https://midcolumbiainsurance.com/faq/who-needs-to-be-on-my-car-insurance-policy



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Everyone over 14 who lives in your home and anyone who drives your car(s) on a regular basis should be listed as a driver. Insurance companies will ask you to report all household members over 14 on your car insurance policy, including:

- Spouse / Significant other
- Children, even if away at college
- Roommates
- Other family members who live with you

What If They Never Drive My Vehicles?

They still need to be listed but you may be able to have them marked as non-drivers, non-rated, or be excluded as drivers. Every insurance company has its own set of rules for dealing with these types of situations, so be sure to discuss your household's specific driving situation (who is and isn't driving the vehicles covered by the policy, who has their own car and coverage, and so on) with your agent so that they can protect your household members correctly and provide you with an accurate quote.

Not disclosing them could be interpreted as insurance fraud and void your coverage in the event of an accident.

Mid-Columbia Insurance – Your Trusted Insurance Agent

Call our insurance professionals 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!