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Find Affordable Auto Insurance - 5 Minutes Could Save You Up To \$400! Compare Car Insurance Rates For Free Right Now.

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California auto insurance can be expensive for many people in the state. In fact, California has some of the highest premiums in the United States for auto insurance. Of course, you do not have to have the greatest driving record or credit to get decent rates, but you will want auto insurance coverage that is both affordable and reliable. Before you go shopping for auto insurance, you may want to know as much about California state auto insurance requirements as you can. Every state has a minimum amount of insurance that you must have to get your vehicle licensed and California is no exception to this rule. If you want to have your vehicle on the road legally, you will have to adhere to these state laws.

The state of California requires that all drivers have liability insurance at the minimum. Liability insurance will cover the costs of another person's assets if you are in an accident of some sort. In the event that you are responsible for causing an accident, your liability insurance may cover some of the medical bills for any passengers you may have, but not always. It depends on how bad the accident is and how much those medical bills might be. Liability will cover those who were in the other vehicle or any pedestrians. Minimum coverage in California is fifteen thousand dollars for injuries to each person. You must also have thirty thousand dollars worth of coverage for all the people that may be in the second vehicle. You will also need six thousand dollars worth of coverage to compensate them for their automobile or for any property damage. Of course, this coverage is not always enough to cover everything in the event of a larger accident. In this case, you may want to buy some more coverage.

Because even minimum coverage is fairly expensive, you may need to seek out cheap California auto insurance. Many people in this state have to look to cheap insurers to help them acquire the best rates that they can and to also obey the state laws. Searching the internet for insurers and auto insurance quotes is a great place to start. However, calling insurers is another great way to obtain quotes. Sometimes, it is preferable to get an insurer on the phone so that you can ask them any questions you may have about a policy.

California Auto Insurance - Car Insurance Quotes - QuoteScout helps you find the auto insurance coverage you need at the lowest price. QuoteScout provides consumers with a free, simple, and effective way to shop for insurance. As a leading online marketplace for insurance, QuoteScout works with a combination of local agents, regional and national carriers to ensure that you are provided with a wide variety of responses to your request for a quote.

GLOSSARY [View Full Glossary](#)

- Accident Indicator**
 CARFAX receives information about accidents in all 50 states, the District of Columbia and Canada. Various events in a vehicle's history can indicate an accident, such as: salvage auction, fire damage, police-reported accident, crash test vehicle, damage disclosure, collision repair facility and automotive recycler records. Not every accident is reported and not all reported accidents are provided to CARFAX. Details about the accident (e.g. severity, impact location, airbag deployment) vary depending on the source of the accident indicator. CARFAX recommends you obtain a vehicle inspection from your dealer or an independent mechanic.
 - According to the National Safety Council, Injury Facts, 2007 edition, 7% of the 245 million registered vehicles in the U.S. were involved in an accident in 2005. Over 75% of these were considered minor or moderate.
 - CARFAX depends on many sources for its accident data. Each one of these sources has different processing times. CARFAX can only report what is in our database on 08 Sep 2008 10:28:22. New data will result in a change to this report.
- New Jersey Police Reports:**
 - Do not include an assessment of damage severity
 - Are required if the estimated damage exceeds \$500
 - Are released biannually to CARFAX in November and June
- Collision Repair Facility**
 A collision repair facility specializes in repairing vehicle damage caused by accidents and other incidents. A vehicle inspection completed by your dealer or a professional inspector is recommended.
- First Owner**
 When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.
- Fleet Vehicle**
 Vehicle was registered or sold to a company that manages vehicle fleets.
- Lease**
 When someone leases a car from a dealer, the dealer actually sells the vehicle to a leasing company. The leasing company then collects payments for the vehicle from the new owner for 24, 36, 48 or more months. A leasing company can be an independent car dealer or a car manufacturer.
- New Owner Reported**
 When a vehicle is sold to a new owner, the Title must be transferred to the new owner(s) at a Department of Motor Vehicles.
- Ownership History**
 CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1994 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.
- Title Issued**
 A title issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.



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