

Obtaining Car Insurance without Drivers License

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Auto Insurance Made Available to Unlicensed Consumers - Contrary to popular belief, a driver's license is not necessarily a prerequisite for auto insurance coverage.

Which comes first: the driver's license, or the auto insurance coverage? While most people might assume that a the document allowing a consumer to drive lawfully is always a prerequisite to getting coverage, a number of circumstances exist in which someone might need to go the opposite route. Luckily for automobile owners in this situation, there are a number of carriers that are willing to provide no license car insurance to consumers.

Automobile owners may find themselves looking for this type of coverage if they live in a state in which vehicle coverage must be maintained for registration purposes. In California, for example, car owners must first provide proof of a policy to the Department of Motor Vehicles before renewing registration. And if a registered vehicle in Florida is found to be uninsured, the state may suspend the vehicle's plates and registration for up to three years or until proof of insurance is provided. Source: <http://www.flhsmv.gov/ddl/frfaqgen.html#7>

Aside from those with registration issues, people with non-state-issued licenses may find themselves needing auto insurance. People who are new to this country and have foreign or international certifications may secure an International Driving Permit that, along with an agreement to get licensed within a certain timeframe, may enable an international driver to secure a policy.

Another pertinent example would be a consumer who has had his or her license suspended but is still making payments to a finance company for the loan used to purchase his or her car. Although people in this situation would not be able to drive legally, the finance company may have a contract provision that requires the maintenance of comprehensive and collision protection on the car. Many finance companies stipulate this, as the car may be viewed as basically collateral for the loan, and they may despite the motorist's license status.

The prices for getting covered in these unique situations will vary among companies who do offer it. Different carriers target different types of motorists, so unlicensed consumers will likely have to shop around in order to find one insuring those who fall into the "non-standard" category. Since some companies are structured to where the welcome non-standard drivers, a carrier may be located with rates that are too inflated.

For more information on this topic, consumers can go to <http://www.onlineautoinsurance.com/learn/buy-auto-insurance-with-no-drivers-license.htm> where interested shoppers will also be able to begin the comparison-shopping process for an affordable policy.

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