

## What To Do If Someone Else Gets Into An Accident While Driving Your Car

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If you allow someone else to drive your car and they get into an accident, you will need to know whose insurance will cover the damage. Does your car insurance cover other drivers? There are a couple of different factors that determine who and what your insurance will cover, so this can be a bit complex.

Despite the fact that different plans still cover varying levels of accidents, Georgia requires all car owners to obtain insurance that meets the law's standards. We at Atlanta Injury Law Center will discuss all of the nuts and bolts of whether or not insurance covers other drivers below.



### **Are other drivers covered by my car insurance?**

Understanding the different types of policy coverage is important before answering this question.

To ensure the safety of you and other drivers on the road, Georgia state law requires that your auto insurance plan is adequate. Liability coverage is the only legal requirement for Atlanta drivers, though it does not cover your own car or body. Liability coverage covers property damage or medical costs caused by another party.

If someone else drives your car, you can get coverage under the following policies:

- Collision - If you get into an accident, collision insurance will cover your personal vehicle damage, though you'll have to pay a deductible. Typical auto repairs cost a pretty penny; fortunately, collision insurance will save you plenty of money.
- Underinsured motorist - When an uninsured driver hits your car, underinsured motorist coverage protects you from having to pay for damages.
- Medical Bills - If you or your driver causes an accident and gets injured, this coverage can help pay your medical bills.
- Gap - In the event that your car is totaled, and its value is lower than the amount you still owe, gap coverage can cover the difference.
- Comprehensive insurance - Includes all the above and more, making it the best choice for all drivers.

Having discussed the different aspects of what car insurance covers, let's answer the main question: Does car insurance cover other drivers? Usually, yes.

The insurance company will still be on the hook for almost anything. Liability coverage will cover the other driver's damages. Collision coverage will pay for repairs to your own car.

Some policies may only cover certain family members and exclude drivers you do not include.

### **Who is insured, the car or the driver?**

There's a reason why car insurance is called "car" insurance, not "driver" insurance. Many people believe that auto insurance only covers the policyholder, but this isn't the case.

Only if you were not at fault for the accident is your insurance company responsible. The insurance company of the driver who caused the accident is usually responsible for some, if not most, of the damages.

In Georgia, accident fault is not fixed; it's more like a fraction. In most cases, each driver assumes some fault. You might still be 30% responsible for an accident if you were speeding or distracted when someone merges into your lane and hits your car.

If someone else drives your car, your insurance will cover the damage, though if it wasn't their fault, the other driver's insurance should at least partially cover it.