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Insure.com Debunks the Top Car Insurance Myths

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DARIEN, Illinois (March 3, 2009) -- A flood of misinformation can drown out the facts when you're trying to understand your insurance policies. Insure.com has rounded up the top car insurance myths and explains the reality:

Myth: Red cars are the most expensive to insure.

Fact: Red will not cost you more green. Insurers are interested in the year, make, model, body type, engine size and age of your vehicle. The color may be important to you, but it doesn't matter for insurance purposes.

Myth: Thieves prefer to steal new cars.

Fact: It's the other way around. Statistics show that thieves actually prefer to steal older cars, according to National Insurance Crime Bureau. The most-stolen cars are the '95 Honda Civic, '91 Honda Accord, '89 Toyota Camry, '97 Ford F-150 pickup and '94 Chevrolet C/K 1500 pickup.

Myth: My insurance will cover me if my car is stolen, vandalized or damaged from hail or fire.

Fact: Unless you have comprehensive coverage, you are not covered for any of these things. You need to purchase both collision and comprehensive coverage in order to fully protect your vehicle from all types of

damage situations.

Myth: If my car is totaled, my insurance will pay off what I owe on my loan or lease.

Fact: When your car is totaled, your policy does not promise to pay off what you owe. It will pay you the actual cash value of your car, minus your deductible. Actual cash value is the amount your car was worth before the accident, factoring in depreciation. You are still responsible for any amount outstanding on the loan or car lease.

The only way to cover the difference between the car's cash value and the amount you owe on a loan is to purchase gap insurance.

Myth: My insurance company will pay for a rental car if my car is stolen or damaged in an accident.

Fact: Even if you have comprehensive and collision coverage, it may not include a rental car. Rental car reimbursement is not automatically included in most car insurance policies, but you can add it at an affordable cost.

Myth: Drivers of sports cars get more tickets and thus pay higher insurance premiums.

Fact: That's not necessarily the case. According to a study by Quality Planning Corp., leading the pack with the most violations are drivers of the Hummer H2 and H3. Hummer drivers have almost five times the number of violations compared to the average.

For more details, read "6 top car insurance myths" at </articles/carinsurance/car-insurance-myths.html>

About Insure.com

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