

## Texans Without Auto Insurance are Problematic

There are many uninsured drivers in Texas. In fact, it is estimated that one out of every five drivers on the road today in the state of Texas are not covered by Texas auto insurance. Not only does that present a problem for the uninsured driver, it also can present a problem for every other driver that they may come into contact with at any given time. This is because if an uninsured driver hits another driver's car and causes damage or injury, they are required to pay for the costs involved. However, if they do not have insurance, it is unlikely that the injured party will recover the money.

It is for the above reasons that it is the law, in Texas, as it is in many other states, that all drivers carry, at the very least, auto liability insurance within certain minimum amounts of coverage for the injuries and property damage that may be sustained in the accident. Liability insurance is designed to protect anyone who you are involved with in an accident. If you are liable for the accident, then the insurance company will pay on your behalf. In order to protect your own property, you must have additional Texas auto insurance coverages. However, if you own your vehicle, free and clear, you are not required to carry any additional coverages. However, you must carry the minimum amounts of liability insurance.

If you happen to let your Texas auto insurance policy lapse due to non payment, then you need to make arrangements right away to rectify the situation. This is because, once your insurance coverage lapses, you are no longer covered in the case of an accident.

You also need to be certain that you carry your Texas auto insurance card with you whenever you are driving a motor vehicle. If you are stopped by a law enforcement officer, he will ask you to see your proof of coverage. Don't be caught without the proof that you are a legally insured motorist.

Even though auto insurance does cost money, there are many companies that will offer you an affordable payment plan so that you can manage the cost much easier. Just remember, it is the law. It is not an option.

## About the Author

Few are as knowledgeable as Ben in auto insurance, staying connected to the Texas car insurance landscape and the best [car insurance quotes \(Texas\)](#) sites.

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