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Louisiana law, as in any other state, requires a motorist to have a minimum level of insurance coverage. These minimum requirements are some of the lowest in the nation, set at $10,000 for bodily injury to one person and capped at $20,000 for multiple people, and $10,000 for property damage. An individual with only this minimum level of coverage is safe from violating state law and is considered a carrier of liability insurance. You can find best auto insurance in Louisiana.

It is a wise decision to purchase Louisiana state auto insurance. While you may be a good driver and think you can get away without having to purchase insurance, the Louisiana â€œNo Pay, No Playâ€• law might cause you to reconsider. Auto insurance in Louisiana, according to this law, an uninsured motorist cannot collect any payouts from the other partyâ€™s insurance company should you be involved in an accident. So, if an insured motorist causes an accident where you are involved and you are uninsured, you will receive nothing and will have to pay all your expenses out of your own pocket.

All insurance payouts are determined based on which driver is at fault. You can easily find the best Louisiana auto insurance quotes. The one who caused the accident is the one legally responsible to pay for all damages. So, what does this mean if you are the insured motorist and an uninsured motorist is found to be the faulty party in an accident you are involved in? If you have purchased only liability coverage, it means that you will need to pay all expenses out of your own pocket. However, many insurance companies offer uninsured motorist coverage for both bodily injury and property damage for only a small amount more than the price of basic coverage.

Purchasing Louisiana state auto insurance is a smart and responsible decision. Even if you never get in an accident, you will be saving yourself from the possibility of state fines should you ever be pulled over and found to have no insurance coverage. You are legally responsible for keeping all your vehicles insured with at least the state minimum of liability coverage, and uninsured motorists can find themselves facing severe penalties like license suspension or vehicle impoundment.

So how does one find affordable and cheap Louisiana auto insurance? There are a huge number of insurance companies, all of which offer competitive prices. To find the best auto insurance in Louisiana, you need to shop around and make price comparisons. You can make those comparisons with one stop at â€œLouisiana Auto Insuranceâ€•, a great website for Louisiana auto insurance quotes.

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