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Missouri State has some of the drivers who have a high sense of personal safety on the roads in the whole country. Accidents in this state involve less injury and more property damage unlike other states. The minimum liability for property is $10,000, injury to a person is rated at about $25,000, when more than one person is involved in the accident the charges are $50,000.

Auto insurance Missouri is optional as drivers can decide to deposit $120,000 bond with the Revenue department instead of buying a cover, however most residents would still rather buy a cover than risk paying a hefty amount as a sign of financial responsibility. The Missouri law is very strict on all drivers who are required to carry proof of insurance at all times as long as they are on the road.

.Missouri auto insurance premiums differ according to various factors such as which area one resides in, therefore a driver in Columbia may pay different rates than another in Florissant. The best auto insurance Missouri will consider several factors such as age, gender, driving record among other factors in order to fix your premium at a very reasonable price. A female driver who is in her mid-twenties is more likely to pay cheaply than a male of the same age. At the same time some vehicles which are considered as prime targets by thieves are likely to attract higher insurance charges than others which carry less risk of theft.

Just like in several states being married is a factor in lowering your insurance rates by a big margin. Vehicles with less mileage will ensure that you get a cheap auto insurance Missouri, therefore if your car is only driven occasionally it stands a better chance of lower rates than a car that is covers a hundred miles a day. Car owners who live in Kansas City may find themselves paying higher fees than others who live in suburbs.

Teenagers are some of the people considered as high risk drivers in the state, so should you have a couple of those under your policy doesnâ€™t complain when the premium cost hits the ceiling. The insurance companies will charge a high price no matter how responsible your teenagers are as they are deemed to have about 80 percent rate of accidents in the state. This means that getting low cost auto insurance Missouri premiums with a teenager involved is quite a hard task.

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