

## Auto Insurance Check UP



Why pay for comprehensive coverage on your car?

To save money, many people drop both comprehensive and collision coverage as their cars age.

However, ask anyone whose car has been damaged or totaled in severe weather...If your auto policy includes *comprehensive* coverage, insurance kicks in. If not, it doesn't.

While you're checking your current policy to confirm whether or not you have comprehensive coverage, consider tuning up the rest of your protection.

**Remember - UP doesn't sell insurance, so if we suggest that you consider increasing your bodily injury and property damage limits, you can trust that it's for your own good - not ours...**

In 1974 a Ford Mustang cost \$2,900. That was the year California first required drivers to have a minimum level of insurance to cover accidents where people get hurt or killed. The original minimum limits were \$15,000 for one injury or death; \$30,000 for multiple injuries or deaths; and \$5,000 for property damage. (15/30/5). Back then, \$5,000 was enough to cover the cost of repairing or replacing your brand new car...not these days. And medical and lawsuit costs... fuhgeddaboutit.

After many years of contentious debate and hard work by the Consumer Attorneys of California and other injury victim advocates, CA has finally raised those mandatory limits to 20/40/10 (effective by 2025).

---

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/buying-tips/auto-insurance-check-up/> Date: June 25, 2026

Kansas, Indiana, Connecticut, Nevada and Delaware also raised their [minimum limits](#) in recent years.

**If you or an insured family member are in an accident that results in injuries and/or property damage above your insurance limits, you may be responsible for paying the difference out of your own pocket. If an [under or uninsured driver](#) is wholly or partially responsible for the accident, you'll want protection for that scenario as well.**

If you have assets to protect and can afford it, you definitely want higher than the minimum liability limits, AND adequate uninsured and underinsured motorist coverage.

For more on auto insurance, visit our [buying tips library](#) and check out [Wise UP](#), the savvy consumer's guide to buying insurance.

---

Originally published as our [February 2023 Tip of the Month](#)