

[Does auto insurance cover cars damaged in demonstrations?](#)

ABC 7 News

SAN JOSE, Calif. (KGO) — We've seen the videos of cars on fire, and windows smashed. One of the earliest was on the freeway in San Jose last Friday. A couple of drivers, caught behind a blockade, drove away with broken windows. So is anyone going to help them pay for it?

Amy Bach of United Policyholders says your auto insurance will likely pay for severe damage if you have comprehensive coverage. "People in cities, let's say your car was parked in the street near one of the protests. You didn't get a chance to move it and it got set on fire; if you have comprehensive coverage on your auto policy, you can put in a claim for that."

But what about the fellow whose window was smashed on Highway 101 in San Jose last Friday? Is he out of luck?

"Somebody smashes your window, if that's all that happened, you could either put a claim — in most policies do," Bach says.

Bach says comprehensive insurance will cover that damage. However, she says it's usually not worth making a claim. For glass breakage alone, that's because your deductible is probably higher than the cost of replacing the window yourself.

"We don't advise that. 'Cause it's going to go on your record as a claim. You won't actually see any money paid anyway so why notify your insurance company? Just a windshield, just a window, no scratches, no dents, we'd say think about paying for that out of pocket to avoid having to put a claim in and be a higher-risk customer," says Bach.

The more claims you make, the more likely your premiums will go up. Now, if you don't have



comprehensive insurance, you might still get paid through your uninsured or underinsured motorist coverage.

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