

# John Smith Insurance Discusses Need for More Insurance After School Bus Crash

*A crash between a pickup and school bus in Hudson, Colorado earlier in July resulted in injuries for 34 of the 35 students and teachers who were on board.*

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/EINPresswire.com/ -- A crash between a pickup and school bus in Hudson, Colorado earlier in July resulted in injuries for 34 of the 35 students and teachers who were on board. The driver fell asleep at the wheel and crashed into the bus on a rural road near the town. John Smith Insurance says this is an example of why people must think about more than cost of premiums when buying [auto insurance](#).



**John Smith**  
Insurance Agency

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John Smith works for John Smith Insurance Agency which provides auto insurance in Colorado Springs. Affordable rates and superior service for all home, auto and business/commercial insurance needs.

The accident happened when the truck drifted into the wrong lane. The bus left the road and rolled over before stopping. The truck drove into a corn field. The driver was issued a summons for careless driving, but drugs and alcohol were not suspected to be part of the accident. The charge is a misdemeanor and the pickup truck driver will need to appear in court. None of the injuries were fatal or life-threatening to the students or teachers. However, John Smith Insurance, a provider of [car insurance in Colorado Springs](#), says this is a prime example of why drivers should consider more than just cost when deciding on their auto insurance needs.

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*John Smith*

“One accident can change your life,” John Smith explains. “And it can happen in the blink of an eye.” He explains that insurance policies are designed to pay in these situations, but they have limits. If a person doesn't carry enough coverage to pay for the damages through the policy, they may have to pay them out of pocket. As Smith explains, a lot of people buy the state minimum liability coverage for [car insurance in Colorado Springs](#). The minimum is \$25,000 per person and \$50,000 per accident. In a crash with major multiple injuries, the claim can easily exceed this amount through surgeries, emergency care, physical therapy and other medical expenses. Even in a two-car crash, the costs can be well over the required coverage amounts. When the other vehicle is a bus or other multi-passenger vehicle, the damages can add up significantly.

Smith recommends drivers talk to their insurance providers to determine the right amount of coverage for their situations. They may need to increase their policy to a higher amount. Another option is to purchase an umbrella policy. Umbrella insurance is a policy which takes over when the limits have been reached on a car insurance or home insurance policy. These limits often go to one million dollars or even more. It protects anyone with a large number of assets, but it can be valuable even for those who are not wealthy.

"People often don't realize they are responsible for any damages over what the insurance provider pays," Smith says. "Once they understand this, they start looking at insurance in a different way." The cost of premiums changes very little when coverage is increased compared to the amount of coverage provided. As Smith says, it only takes one accident like the school bus incident to remind drivers of the dangers of not having enough auto insurance.

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