

# ASA Insurance Announces How Drivers Can Determine Their Need for Collision Insurance

*The insurance provider offers critical information for Utah drivers*

SALT LAKE CITY, UNITED STATES, December 23, 2019 /EINPresswire.com/ -- One of the state's leading car insurance providers has shared important advice to help drivers determine their need for [collision insurance](#). When a driver is presented with car insurance policy options, they might decide to forgo collision insurance simply because they don't want the added cost on their policy. For some drivers, this protection isn't always optional, including if you lease or finance your vehicle.

In [Utah](#), drivers are required to have a certain amount of car insurance in place. This includes \$25,000 in liability coverage for bodily injury per person, \$65,000 in liability coverage for bodily injury per accident, \$15,000 in liability coverage for property damage, and \$3,000 for personal injury protection as a no-fault state.



ASA Insurance provides competitive car insurance rates in the Salt Lake City area.

While collision insurance may not be included in this required coverage, many drivers can benefit from this important coverage.

If a driver isn't legally required to have collision insurance, ASA Insurance shares, they could still benefit from this coverage. Drivers are encouraged to ask themselves an important question: Could I afford to cover the cost of repairing or replacing my own vehicle if I were in a collision?

When drivers do have collision insurance in place, it gives them financial protection from the damages from certain types of collisions, including:

- Collisions with another vehicle
- Collisions with an object (i.e., a tree or fence)
- Single-vehicle collisions such as rollovers

For some drivers without collision insurance, an accident can mean the difference between being their financial survival or losing all of their assets from an accident.

Typically, adding collision insurance to your [car insurance in Salt Lake City](#) results in just a small monthly increase in premium payments. Considering a collision can result in bills that total tens of thousands of dollars, a monthly payment for coverage can pay off significantly in the event of an accident.

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