

Fargo Moorhead Insurance Discusses Insurance Considerations for Pickup Truck Owners

The insurance provider covers helpful information for drivers in North Dakota and Minnesota



S. FARGO, FL, UNITED STATES, June 23, 2022 /EINPresswire.com/ -- As one of [North Dakota and Minnesota's top insurance providers](#), [Fargo Moorhead Insurance](#)

consistently updates the public on car insurance-related matters and shares helpful tips and information for the people of Fargo and Moorhead. Recently, this information came in the form of discussing important insurance considerations for pickup truck owners in the area.

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Greg Miller

As Fargo Moorhead Insurance explains about [car insurance in Fargo](#), “Liability coverage is required by state law. This type of coverage protects you financially if you are found at fault for an accident that damages someone else's property or injures another person.”

They also go on to outline the required insurance minimums in both states they serve—North Dakota and Minnesota:

North Dakota:

- \$25,000 of bodily injury or death to one person in any single accident
- \$50,000 of bodily injury or death of all people in any single accident
- \$25,000 of property damage liability in any single accident
- \$30,000 in no-fault (personal injury protection) coverage
- \$25,000 uninsured/underinsured motorist bodily injury per person
- \$50,000 uninsured/underinsured motorist bodily injury per crash

Minnesota:

\$30,000 bodily injury per person per accident
\$60,000 bodily injury for all people per accident
\$10,000 property damage liability in any single accident
\$40,000 in no-fault (personal injury protection) coverage
\$25,000 uninsured/underinsured motorist bodily injury per person
\$50,000 uninsured/underinsured motorist bodily injury per crash

Next, Fargo Moorhead Insurance goes on to explain other key considerations:

"If you finance your pickup truck, your lender will require you to carry collision and comprehensive coverage. Collision coverage pays for damage to your pickup truck if it's involved in an accident, regardless of who is at fault. Comprehensive coverage protects your pickup truck from damage caused by factors other than an accident, such as theft, vandalism, or weather events.

Do you use your pickup truck for business purposes? Then you likely need to purchase commercial vehicle insurance.

Finally, if you belong to certain organizations or professions, you may be eligible for discounts on your pickup truck insurance premiums. For example, many insurers offer discounts to farmers and ranchers.

The best way to find the right pickup truck insurance policy for your needs is to compare quotes from multiple insurers. By shopping around, you'll be sure to find the coverage you need at a price you can afford."

Fargo Moorhead Insurance can be reached for further questions or comments on home and car insurance related topics, including home insurance in Fargo at (701) 271-8110. To read other informative articles surrounding insurance, their blog can be found [here](#).

Greg Miller

Fargo Moorhead Insurance

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