

Crossing State Lines: Understanding How Liability Insurance Changes with Your Destination

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/EINPresswire.com/ -- As many American families prepare for their summer road trips, [Dan Burghardt](#) of [Dan Burghardt Insurance](#) raises critical awareness about the often misunderstood nuances of liability insurance coverage when crossing state lines. Burghardt stresses the importance of understanding how one's liability coverage can change based on the destination and shares insights to guide families on their



journey. Liability insurance is a fundamental aspect of most vehicle and property insurance policies, including auto and homeowners' insurance. When involved in an accident for which you are at fault, your liability insurance safeguards you from the financial burden of someone else's

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injuries or property damage. "Understanding your coverage is a key part of responsible driving, especially when crossing state lines," Burghardt emphasized. Each state sets its own minimum limit requirements for liability coverage. Some require the highest limit available, while others fall into a mid-range category. It's not uncommon for individuals to select their coverage based on the state they live in, often unaware of the impact other state requirements can have on their coverage. "It's crucial to know this - if you're involved in an accident while travelling in another state, your liability limits will automatically adjust to meet the minimum coverage required in the state

where the accident occurred," explains Burghardt.

"For instance, if you carry limits in Louisiana of 15/30/25 and you cause an accident in Texas,

your coverage would automatically adjust to meet the Texas minimum coverage of 30/60/25." As a solution to these complexities, Burghardt advises clients on how to determine the best liability limits. "When shopping for auto



insurance, you should ideally select a limit that matches or exceeds your total net worth. This way, your assets are well-protected in the event you're legally responsible for someone else's injuries or property damage." However, it's not just about your home state or destination. Burghardt encourages a broad understanding of state requirements. "Understanding minimum car insurance requirements in each state isn't just about being prepared - it's about being responsible. This knowledge helps you make informed decisions and provides peace of mind on your travels." The limits vary widely from state to state. For instance, in Alabama, the requirement for bodily injury liability and property damage liability is 25/50/25, whereas, in Alaska, it is 50/100/25. This vast difference in requirements across states indicates the necessity of understanding the specific liability coverage norms of the states you plan to visit. "Remember, while insurance carriers won't sell you a policy with less coverage than your state's minimum level, it's still wise to review your state's requirements. And you can always purchase more coverage than required for added financial protection," added Burghardt.

To further illustrate this point, consider the differences in minimum car insurance requirements across various states," Burghardt suggests, noting that some states have unique requirements that drivers may be unaware of. For example, Florida requires a property damage liability (PDL) of \$10,000 and a personal injury protection (PIP) of the same amount. Meanwhile, states like Georgia, Idaho, or Nebraska do not require any form of UM/UIM, PIP, or MedPay.

Burghardt also underscores the importance of not just focusing on meeting the minimum required coverage. "While it's important to meet legal requirements, it's equally important to consider the financial risks if you're involved in a serious accident. Your insurance should adequately cover potential medical bills, property damages, and even legal fees in case of lawsuits," he added. This means considering more than just the state's minimum requirements and thinking about the potential costs of an accident.

Burghardt also emphasizes that some states have additional types of coverage requirements, such as Uninsured/Underinsured Motorist Coverage (UM/UIM), Personal Injury Protection (PIP), or Medical Payments (MedPay). These coverages provide additional protection in the event of an accident, especially if the other party is uninsured or underinsured.

"Road trips are a fantastic opportunity for families to create memories and explore new regions," said Burghardt. "Knowing your liability coverage is sound allows you to embark on your adventure with peace of mind."

Providing access to vital information, Dan Burghardt Insurance offers a comprehensive, printable

table of state-required minimums, encouraging motorists to familiarize themselves with the diverse requirements across the nation. This is part of the firm's commitment to not only providing quality insurance solutions but also equipping clients with the knowledge they need to navigate their coverage confidently.

In conclusion, Burghardt reminds travelers, "At the end of the day, insurance isn't just about meeting legal requirements, it's about protecting your family and your assets. Make sure you're fully covered before you hit the road."

For those seeking further information about [Minimum Car Insurance Requirements by State](https://www.nerdwallet.com/article/insurance/minimum-car-insurance-requirements), check here; <https://www.nerdwallet.com/article/insurance/minimum-car-insurance-requirements>

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