

Insurance Professional Grant Zerkle Discusses Car Coverages Drivers Regret Skipping in HelloNation

Which car insurance options do drivers often regret not purchasing after an accident?

LONDON, OH, UNITED STATES, September 16, 2025 /EINPresswire.com/ -- Which car insurance options do drivers often regret not purchasing after an accident? In an article published by [HelloNation](#), insurance professional Grant Zerkle highlights the coverages most frequently overlooked and why they matter. While many drivers focus on lowering monthly premiums, Zerkle explains that true protection lies in the ability to recover quickly when the unexpected happens.

One of the most commonly missed coverages is rental reimbursement. This add-on helps cover the cost of a rental vehicle if a car is in the shop after an accident. Without it, drivers may be left scrambling for transportation, especially in areas with limited public transit. Daily rental costs, which often run between \$40 and \$70, can add up quickly if repairs take weeks.

Collision coverage is another area where drivers—particularly those with older vehicles—often choose to cut back. Zerkle notes that the value of collision coverage extends beyond a car's age.

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Many drivers only realize they need certain coverages when it's already too late.”

Grant Zerkle

Even a minor accident can create costly repairs that liability coverage will not address. For many, this gap becomes clear only after experiencing an accident firsthand.

Liability limits also deserve close attention. State minimums may not be enough when faced with today's higher medical expenses or legal claims. If liability



Grant Zerkle

coverage falls short, drivers can be held personally responsible for the difference. Updating limits to reflect modern costs can be a proactive step that provides peace of mind.

Comprehensive coverage, though optional, is another protection drivers often wish they had. It covers incidents outside of collisions, including theft, vandalism, weather damage, or falling objects such as hail. Without it, drivers may find themselves paying for losses that are both unpredictable and expensive.

As Zerkle explains in [What car insurance do people regret not paying for?](#), the key question is not just how much coverage costs, but whether a policy keeps drivers mobile and financially secure when life takes an unexpected turn. By considering these often-overlooked options, drivers can avoid the stress and expense of gaps in protection.

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