



# Minnesota Car Insurance Guide

Driving a motor vehicle is a big responsibility. Every time you get behind the wheel of the car, you are taking a risk of getting into an accident. For that reason, Minnesota requires that you carry a minimum amount of insurance. Minnesota requires that you get liability, personal injury protection insurance, underinsured motorist coverage, and uninsured motorist coverage. The failure to get this amount of insurance could result in penalties and a criminal record.

## Liability Requirements in Minnesota

You are required to get liability insurance in Minnesota. The law requires that you get \$30,000 in coverage for injuries that happen to one person, \$60,000 in coverage for injuries that require to all persons in an accident, and \$10,000 in insurance to cover property damage. This insurance will kick in if it is determined that you are at fault in an accident. Keep in mind that this is the minimum amount of coverage that you need to get. A major accident could cause more property damage and hospital bills than the minimum amount of insurance requires that you have. You might want to get more coverage, especially if you have assets that someone else might want to sue for.

## Personal Injury Protection Requirements

Minnesota requires that you get \$40,000 in personal injury protection for each person in an accident, \$20,000 in coverage to cover medical expenses, and \$20,000 to cover other expenses that might be incurred after an accident, such as lost wages. This type of insurance will kick in regardless of who is at fault.

## Uninsured and Underinsured Motorist Coverage

Uninsured and underinsured motorist insurance are actually two separate entities, but they are quite similar in Minnesota. For both of these types of insurance, you will need to obtain \$25,000 to cover injuries to one person, and \$50,000 of coverage for injuries that happen to two or more people. If you are in an accident with someone who does not have insurance, or who does not have enough insurance, this type of coverage will kick in after your personal injury protection has been used up.

## Other Insurance You Might Want

Although it is not required by the state of Minnesota, you may wish to obtain collision and comprehensive insurance. If you have a car loan, your lender will probably require that you get this insurance. Collision insurance will protect *your* vehicle if you hit another car, a tree, or anything else. Comprehensive insurance will protect you if something happens to your car while you are not driving it, such as fire, theft, or a tree falling on your car. Even if you don't have an auto loan, you may want to consider this type of insurance if you have a newer car that still has a



lot of value. If your car is twenty-five years old and is worth \$1,000, this type of insurance may not be cost effective, because you will only be covered by this insurance up to the total value of your car.

## **Penalties for Not Being Insured**

You are required to have insurance, and you are also required to carry proof of insurance in your vehicle all of the time. If you get into an accident or get pulled over for any type of moving violation, a police officer will probably ask to see your insurance information. If you aren't able to show it, or if you don't have insurance, you can face penalties for not having insurance. It is a misdemeanor to not have insurance on your vehicle. You may have to pay a fine that ranges from between \$250 and \$1000, and you also might have to spend up to 90 days in jail. Your license could be suspended or revoked. The second time you are caught driving without insurance in a period of 10 years is considered a gross misdemeanor.