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We all love and need our vehicles. We need them to take us many places. Our vehicles may be high priced, fancy or just a family vehicle, but they all need to be insured.
Insurance coverage can vary from very little to almost fully covered, because there is no such thing as “full coverage.” The state of Oklahoma requires all registered vehicles to be covered with a minimum liability coverage limit of 25/50/25 which covers $25,000 for bodily injury per person, $50,000 for maximum per accident and $25,000 for property damage.
Other plans are comprehensive and cover vandalism, theft, fire and collision with a wild animal. Collision, another coverage, covers collision with anything other than a wild animal. These two together are considered full coverage but there is no such thing as real full coverage.
Gap coverage covers the difference of amount owed and the value of a vehicle in the event of a total loss.
The cost of teen insurance rates vary due to each teen’s behavior and whether they have had drivers education. The average costs for teenage girls’ liability insurance only for 6 months are $311. The same rate for a teenage boy is $465. This is because most teen boys have more tickets and accidents than teenage girls. Guys, we are paying more for the driving records of our predecessors. High testosterone levels in a car is not a good thing.