Non-Owner Car Insurance Facts in Texas

1 WHAT NON-OWNER INSURANCE IS

A liability-only policy for people who drive but don't own a car. Coverage follows you, not the vehicle.

2 TEXAS MINIMUM LIMITS (30/60/25)

$30,000 bodily injury per person, $60,000 per accident, $25,000 property damage per accident.

3 WHEN YOU NEED IT

Regularly borrow cars, rent vehicles, need SR-22 without owning a car, or want to avoid a coverage lapse.

4 HOW COVERAGE WORKS

Secondary coverage that pays after the vehicle owner's insurance. Does NOT cover damage to the car you drive.

5 WHAT IS NOT COVERED

Damage to borrowed/rented vehicle, your injuries, comprehensive/collision, business driving, or personal belongings.

6 SR-22 WITH NON-OWNER POLICY

Texas allows SR-22 filings on non-owner policies. Must remain active or TxDPS may re-suspend your license.

7 TYPICAL COST IN TEXAS

Average non-owner policy ranges $447-$600/year depending on age, driving record, and insurer.

Drive smart. Stay covered even without owning a car.