Auto Insurance Facts in Texas

1 AUTO INSURANCE IS REQUIRED

Texas law requires all drivers to carry liability insurance to pay for accidents they cause.

2 MINIMUM LIMITS (30/60/25)

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

3 TEXAS IS AN AT-FAULT STATE

The driver who causes the crash pays for damages. If costs exceed your limits, you are personally liable.

4 PIP & UNINSURED MOTORIST COVERAGE

Insurers must offer PIP and UM/UIM coverage. You must reject them in writing if you don't want them.

5 OPTIONAL COVERAGES

Collision, comprehensive, and MedPay. Lenders usually require collision + comprehensive if vehicle is financed.

6 PENALTIES FOR NO INSURANCE

Fines, potential impoundment, and higher future premiums. Texas uses real-time verification systems.

7 WHY MINIMUMS MAY NOT BE ENOUGH

Medical bills easily exceed $30,000. Property damage of $25,000 often won't cover newer vehicles.

Drive legally. Drive protected. Know your Texas insurance requirements.