

An Oregon Car Insurance Attorney Explains the Perils of Driving Someone Else's Car

People often contact an Oregon car insurance attorney when they have been in an accident in which someone got injured. That's common enough. However, considerable confusion and anxiety are often the byproducts of an accident where either the person driving the car didn't own it, or the owner of the car had loaned it to a friend, and the friend caused the accident. What happens then?

Different policies, different levels of cover

Let's say your friend calls and says his car is in the shop for repairs. He needs to get to work and wonders if he can buy your car. What should you do? The first thing is to check your own policy to see what kind of coverage is in place. The second thing is to find out if your friend's insurance will cover him to drive other cars.

Liability insurance follows the driver, not the car, so if your friend has this kind of policy and is in an accident in your car, then his policy should cover any damages, not yours. Therefore, you need to check what kinds of coverage are in place for both you and your friend. These types of cover could include:

- **Liability coverage** – Oregon, like most other states, requires liability coverage as a minimum. This is the cover that should allow your friend to drive your car, provided your friend actually has a policy in force when you hand him the keys. Oregon car insurance attorneys recommend phoning your own insurance company to get a rundown of your own coverage features, just in case.
- **Comprehensive and collision** – As the name suggests, comprehensive cover will pay for all damage done, but this type of cover applies to a car and not to a person. This type of cover is also typically more expensive than straight liability coverage.
- **Other drivers** – Only your insurance company can tell you precisely what level of cover will be in place if you allow someone else to drive your car and an accident occurs. Oregon car insurance attorneys say there are no definitive yes or no answers, regardless of whether you have comprehensive cover in place, so it's best to ask first.

In addition, insurance companies will look at some of these other factors in the event of a claim coming in as a result of an accident where someone other than the named policy holder was behind the wheel:

- Where does the person who was actually driving the car live? If they live in your house and regularly drive your car, the insurance company may refuse to pay on the basis that the person should have been named on the policy in the first place.
- Are they related to you? If a relative is visiting and has permission to drive your car, they may be covered in the event of an accident, but probably only to limited levels of coverage. In addition, that person may be excluded from driving your car in the future, and your own premium costs will almost undoubtedly increase.
- Was the person driving the car specifically excluded from your policy? Some insurance companies will exclude drivers of a certain age group, or with a history of accidents,

while other companies will simply refuse to provide cover for anyone who is not specifically named on the policy.

What if I'm driving someone else's car and I'm in an accident?

If you have liability coverage for your own car, that insurance should follow you when you drive someone else's car, but questions will once again be asked in the event of an accident.

- Did you have permission to drive the car?
- Why weren't you driving your own car?
- Was the car you were driving a rental, or a loan car from a dealership?

In all these cases, investigations will be made by the insurance company, because they will be very eager to pass along any damages to other insurers if at all possible. Check with a good Oregon car insurance attorney, but as a general rule, you should be covered under your own liability insurance.

What's covered?

Your personal auto insurance policy should cover the following in the event of you having an accident while driving someone else's car:

- Uninsured motorist coverage
- Any medical coverage you have under your own policy
- Property damage cover, though again, this is not a certainty. You should know about this before you drive any car other than your own.

This is clearly a complex minefield of rules and regulations, and the best defense against getting blown up, financially speaking, is to be very clear of what coverage is in place before you agree to let someone else drive your car, or before you get behind the wheel of a vehicle you don't own. You shouldn't be shy about asking anyone who wants to use your vehicle about what levels of coverage they have in place either.

If the worst happens, and you're involved in an Oregon accident where you're unsure of the coverage in place, you should, *before speaking to the insurance companies*, [contact an Oregon car insurance attorney who has experience in dealing with the insurance companies](#). They can investigate all the circumstances and make the necessary enquiries on your behalf and then advise you on the best course of action you can take to protect yourself financially.

