



Car Insurance in Florida: Laws You Should Follow

Do you want to drive around Florida but know nothing about car insurance? The regulations regarding car insurance differ much in the US states. So, don't rely on the words of your friend who lives in another state. Check the insurance laws in the state you are now and meet all of the requirements if you want to drive without any problems.

Drivers should know that there is mandatory [car insurance in Florida](#) and additional insurance you can get if you wish. Learn about the coverage you must have if you don't want to be fined.

Take into account that these rules don't refer to the USA in general. Each state has its own regulations drivers should check before getting insurance.

Car Insurance Laws in Florida You Should Be Aware Of

There are 2 laws every car driver should be aware of. The first one is the Financial Responsibility Law. It refers not to every driver in Florida. This law should be followed only by those who had accidents in the past. Those drivers who don't have a clean driving history are expected to pay full auto coverage. So, if you were guilty in some past accident which led to the injury of the passenger of your car or the car of another driver, you need to be ready to pay a higher price for this.

One more law you should be aware of is the No-Fault Law. According to this law, it's a must for every driver

in Florida to have PIP. What does this mean? It's the protection of the driver from the injury. It means that whether you are guilty in the car accident or it was the fault of another car driver, the personal protection will help you to cover bills in the hospital.

Does it mean that having No-Fault insurance you won't be accused of the accident if it was your fault? Some drivers mistakenly think it is so. In fact, this type of insurance influences only costs. If you are the one who caused the accident which resulted in the injury of a person or people, you'll be punished according to the law. No-Fault means that you will be able to turn to your insurance company and ask it to cover the costs. That's it.

What Laws Should Teen Drivers Follow in Florida?

It isn't a secret that all teenagers dream about having their own car. At what age can a teen get their driving license? In Florida, the age of 15 is the age when a teen can apply for a permit. This means that a child gets a permit to drive during the day when it's light in the street. The permit that is given to learners acts for 3 months. If there weren't accidents during this period, the teen gets a permit to drive until 10 p.m. when the period of 3 months is over.

There is a list of restrictions for teen drivers. So, teens can get so-called driving freedom when they are 18 years old. Before this age, they should follow the laws keeping in mind the restrictions that change each time when a certain period ends.