

Understanding Whether Your Auto Coverage Pays for Damage to Your Windshield

In Massachusetts, glass and windshield coverage is provided by Comprehensive coverage. Comprehensive coverage is an optional coverage-- that may be purchased for an additional cost-- that pays for direct and accidental damage or loss to your vehicle that is caused by something other than a collision, such as vandalism, fire and theft, falling objects, larceny, or contact with a bird or animal. Consumers need to have purchased Comprehensive coverage prior to a glass loss in order for any repair or replacement of the glass and windshield to be covered by their auto policy.

Consumers should be aware that while many companies default to having no glass deductible, contrary to popular belief, glass and windshield deductibles are permitted and legal in Massachusetts. You may find that it's more common for an insurance company to quote newer policies with glass deductibles in order to provide the most competitive quote. That is because having a glass deductible decreases the cost of Comprehensive coverage and generally makes the overall cost of the policy less, and therefore more attractive to the consumer.

A problem may occur however if consumers do not realize they have a glass deductible until they have a glass loss because they did not review their auto policy or their declarations page. The Division of Insurance reminds consumers that is imperative to thoroughly review and fully understand their policy, and bring any questions to their insurance company or agent if there is something that they may not understand. If you find that you have an unwanted glass deductible it is important to request changes to the policy as soon as possible and always *prior to a loss*. Once an accident has occurred, it is too late to remove the deductible for that claim and consequently, the consumer may have to pay to fix the damaged glass or pay the deductible.

If you have questions about deductibles, coverage or any insurance product, contact the Division of Insurance by calling our consumer hotline at 617-521-7794 or visit our website at www.mass.gov/doi.