



Insurance.com Explains How Consumers with Disabilities can Access the Best Auto Insurance

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A new guide advises on what consumers with disabilities should consider when researching auto insurance

Foster City, CA – December 12, 2019 – [Insurance.com](https://www.insurance.com), a one-stop destination for unbiased, expert advice on auto, health, home and life insurance, just released new guidance on navigating auto insurance for those with disabilities.

Insurance analysts identify 11 factors that are typically used to set auto insurance rates—none of which include physical abilities:

1. Type of car
2. Vehicle cost
3. Car size
4. Theft history for vehicle type
5. Location
6. Driving record
7. Driving experience
8. Annual mileage
9. Age
10. Credit history
11. Gender

Fortunately, insurance companies can't discriminate based on a driver's physical abilities. But, consumers may need to ensure they are adequately covered for important vehicle modifications and/or medical equipment. These additions can increase a vehicle's value. So, it's important to make sure there is enough insurance to cover these enhancements.

"Items such as wheelchairs are generally covered for damage in comprehensive auto insurance," explains Les Masterson, Insurance.com managing editor. "It's a good idea to be completely clear about all vehicle modifications and equipment you may regularly be transporting in order to have enough car insurance coverage."

Insurance.com recognizes that those with disabilities face challenges when applying for various types of insurance. This report on acquiring car insurance includes links to information on other vital insurance for those with disabilities: <https://www.insurance.com/auto-insurance/auto-insurance-disabled-drivers>

Les Masterson is also able to comment on a new series of reports related to consumers with disabilities who need help finding [life insurance](#), [home and renters insurance](#) as well as [health insurance](#).

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[Insurance.com](https://www.insurance.com) is a trusted online resource dedicated to educating consumers on auto, home, health and life insurance, developing relationships directly with carriers to offer consumers comparison rates from multiple companies. Since 2001, Insurance.com's industry-first online tools, data-based reporting and experienced experts have helped consumers make informed insurance-related decisions, so they can choose the right insurance for their individual needs.

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