

Published based on [Insuring Your Vehicle Against Natural Disasters](#)

Insuring Your Vehicle Against Natural Disasters

If you do not live in an area that is commonly hit by natural disasters, you probably have not even considered including natural disaster insurance in your car's policy. It is good to consider the fact that nature is not always easily predictable. Even if you live in an area that is not prone to hurricanes, earthquakes, forest fires or tornadoes, a flash flood can happen anywhere that it rains. Remember that hailstorms can also be seen as a natural disaster too.

If you do live in an area that is prone to natural disasters, then it is only a matter of time before you may need to claim for damages. If you are affected by a serious natural disaster, you could find yourself with a completely written off car. If you are not covered by this in your policy, you have to think about where you will find the money from to pay for repairs or even the replacement of your vehicles? Although it is illegal to drive without [vehicle insurance](#) in some countries, it is not illegal to drive without natural disaster insurance. If you live in an area that has a history of being affected by natural disasters, the best thing to do is to talk to your insurer about covering your vehicle should something happen. Although you may think that your area will never be hit by a hurricane or earthquake, if you are living in a zone where it is possible for this to happen you could get a nasty surprise. Remember that nature is unpredictable. It is much better to get the cover you need should anything untoward happen. Adding natural disaster cover on your [auto insurance](#) policy usually doesn't cost too much extra, and can really come in handy.

It is also a good idea to talk about the reach of natural disaster coverage. Will the coverage include repairs to your car if you hit a wild animal? Some countries have roads that are also used by wild animals and deer, especially mountainous areas. Hitting a large animal can cause severe damage to your vehicle, and if you believe you could be at risk of this happening at any time, it is better to ensure that you are covered for repairs.

The best thing to do is to ask questions and shop around for [insurance quotes](#) to ensure you are getting the best natural disaster coverage possible.