

# Press Releases

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## Press release - How to get on your car insurance company's bad side

By [Insure.com](http://insure.com) Posted on February 1, 2010

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### How to get on your car insurance company's bad side

It pays to stay on your car insurance company's good side. Policy cancellation is costly, and you'll face higher rates if you need to find a new insurer after a cancellation.

So how can you get on your car insurance company's bad side? Rules for cancellation vary by state, but generally your policy can be cancelled if:

- You don't pay your insurance bill.
- You misrepresented yourself on your application. For example, you said that you park every night in a locked garage but you actually park on the street.
- You file a fraudulent claim.
- Your driver's license is revoked or suspended.

Those are the obvious ways. Most states allow car insurers to drop people for a variety of other reasons.

Many states allow policy cancellation if your license is suspended or revoked. Insurers can generally also cancel your policy if the driver's license of someone in your household is suspended or revoked. Some states require that insurers maintain coverage for you if you agree to exclude coverage for the offending individual.

In addition to losing coverage because of too many accidents, it's also likely you'll lose your insurance if you get a

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DUI conviction.

Most states allow insurance companies to carefully consider the condition of your vehicle and how it's being used when deciding whether to renew your policy or to cancel it. For instance, your insurer generally may cancel your policy after 60 days if it learns that your vehicle failed a state inspection, you've altered it inappropriately or you're using it for business purposes (like to transport employees, flammables or explosives).

What if you're cancelled?

You likely have a right to a detailed explanation of what factors prompted the company to drop you. Then:

- Contact your insurance agent and find out how you can be reinstated.
- Contact competing companies to get car insurance rate quotes.

For more, see "[How to get on your car insurance company's bad side.](#)"

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