

Mississippi Car Insurance Information for International Students

Requirements:

Liability insurance in the state of Mississippi is **REQUIRED BY LAW!** It is illegal to drive in the state of Mississippi without auto insurance.

The minimum coverage required by law includes:

- \$25,000 per person (single accident)
- \$50,000 per accident for bodily injury
- \$25,000 per accident for property damage

You must also carry proof of insurance in your car at all times.

For a first-time offense of not having the required car insurance, you will be fined \$1,000 and your license will be suspended for one year, or until you provide proof of insurance. Stronger penalties occur on second and subsequent offenses if you fail to get proper insurance coverage. More information about car insurance requirements, as well as links to insurance providers is provided at the following website: www.dmv.org/ms-mississippi/car-insurance.php.

What to do in case of an accident:

- Call the police, even if you think an officer is not needed or if the other vehicle owner says not to.
- Be sure to get names, addresses, phone numbers, tag numbers, and insurance information from the other parties involved in the accident. If possible, also take down driver's license numbers of the other drivers.
- Contact your insurance agent as soon as possible after the accident.
- To help you remember the details of the accident at a later date, write down everything you can about the accident as soon as you can. Your version of what happened, positions of the cars, information about the weather, road conditions, traveling speeds, and damages done to all vehicles will be needed later.
- Get the names and phone numbers of any witnesses to the accident.

Insurance tips

Mississippi provides a list of tips to help keep your car insurance affordable.

- Keep a good driving record. Avoid accidents, speeding tickets, and driving under the influence of alcohol or drugs.
- Choose a higher deductible.
- Ask your insurance agent about multi-car, student, safe-driving, and educational discounts. You may also get discounts for purchasing your homeowner's/renter's and automobile insurance from the same company.

- Pay your premiums regularly and on time. Late payments affect rates.
- Before you buy a car, research insurance costs. Some cars have higher insurance rates than others because of performance or safety. Sports cars usually have higher insurance rates.
- Teen drivers will save money by staying on their parent's policy as long as possible, rather than setting up a policy themselves.

Where to file a complaint against an insurance company

If you are involved in an accident and feel the insurance company has not provided what you have been paying for, you can contact the Mississippi Insurance Department to hear your complaint. Call or write to:

Mississippi Insurance Department
1001 Woolfolk State Office Building
501 North West Street
Jackson, MS 39201
Toll-free: 1-800-562-2957
Jackson area: 601-359-2453