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Why do I need car insurance in Tennessee? - HELP4TN Blog



Car insurance protects you and other drivers in case of an accident. It is against law to drive without car insurance in the state of Tennessee. If you are pulled over by the police for a traffic violation or for any other reason, you may be asked to show proof of insurance. If you cannot show proof, you may have suspension or loss of your driver's license and even the cancellation of your vehicle registration.

Who pays in an accident?

If the accident is your fault:

- You do not have insurance: you could be sued for the other party's damages.

- You have insurance: your insurance company will take care of damages done, up to the amount provided by the insurance policy.

If the accident is not your fault:

- The other driver's insurance may cover your damages.
- Your insurance may cover damages.
- If no one has car insurance, you may have to sue the other driver to make up your costs.

What does “at fault” mean?

The person that is “at fault” is legally liable for the damages of the accident. A police officer will write a report and include who is legally “at fault” after a car accident.

What if I don't have insurance but I borrow a friend's car and get into an accident?

If the owner of the car has insurance, their insurance might cover the costs. It depends on their coverage. But if you drive a car without the owner's permission, you will have to pay the cost for damages.

What if I lend my car to someone who doesn't have a license?

If you allow an unlicensed driver to drive your car and that person gets into an accident, both of you could be held liable. And your insurance company will probably not cover the damages.

If my license is suspended because of insurance, how can I get it back?

If your license is suspended because you didn't have insurance, you can get it reinstated by buying insurance and showing proof of coverage at your local DMV. You will also need to take and pass a driver license examination.

You will also need to pay the required fee, which is usually \$65. If your license was suspended for other reasons too, you will also need to pay those fines and fees before you can get your license back.

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