

Is Full Glass Coverage Worth It?

If you are wondering whether or not you need glass coverage as part of your car insurance, this article will answer the questions you have to make the right decision.



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Your windshield was attacked by a stray pebble on your way home today, leaving a crack in the glass. You call your friends for advice, and they start talking about full glass coverage. Except, you have no idea what that entails.

[Car insurance policies are a headache](#) to deal with on your own, and with the many options laid out in front of you, you wonder whether or not full glass coverage should be considered. What does glass coverage mean? Should you be getting [car insurance quotes](#) from your agent regarding glass coverage right away? Or, should you just keep paying out of pocket for these types of damages?

What is full glass coverage?

Full glass coverage is the insurance that helps pay the repair or replacement of auto glass (windshield, windows, etc.) without charging a deductible. You may have heard of these other terms that mean the same thing, including:

- Windshield insurance
- Windshield repair insurance
- Full windshield replacement insurance

Glass coverage can be added to your car insurance for just a few more bucks per month in most insurance companies. Subject to which state you live in, you could also add this to your comprehensive coverage, which is the insurance that pays for non-collision damages. There are many options out there if you want to find insurance companies that offer full glass coverage, such as GEICO, Progressive, USAA, State Farm, and Allstate.

When will standard car insurance cover a broken windshield?

Here's the good news: if you paid the few extra dollars a month for [comprehensive coverage](#), then your broken windshield will be covered by most insurance companies in the form of a deductible. However, if you opted to go with the [liability coverage](#) only, the standard car insurance you own will not cover damages to your windshield.

Is glass coverage really worth it?

Imagine you're on a highway, and a stone hits your car head on, resulting in a crack on your windshield. These incidents are commonplace, and especially if you drive past broken roads every day, this is most likely not news to you.

So, the big question pops up: do I really need glass coverage? After all, it does cost extra to your premium.

The answer depends on how much you drive and where you live. You have to weigh the chances of your damaging your windshield. Do you:

- live in an area where auto crimes and break-ins happen a lot?
- drive frequently on roads with small rocks, broken branches, or gravel?
- drive frequently in general?

If you answered 'yes' to all the questions above, then you probably want to get full glass coverage to ensure any damage done to your auto glass is accounted for.

What's more is that auto glass breakage does not count as accidents, which is exactly why glass coverage exists. Another point to consider is the fact that your deductible is probably higher than the cost of glass repair, which means that you are fully responsible in paying for it. For example, if your deductible is \$800, and the cost of repair is \$400, then the insurance company won't be involved.

Glass coverage and limits

What is covered in glass coverage and the limitations involved may vary widely between auto insurance companies. For instance, some companies offer a glass rider, which provides you the option of paying a certain amount to cover only glass damages to the windshield, the windows, or all auto glass of your vehicle. Of course, you will pay less if you decide to add coverage to the windshield only, or limited aspects of your car. Companies such as GEICO also include free windshield repairs when the damage is smaller than a dollar bill as long as there is no pre-existing damage. Check with your insurance company to find out what their policies are.

How much does glass coverage cost?

Usually, glass coverage will cost around \$5 to \$10 more per month, or \$60 to \$150 per year, depending on which insurance company you're going with. If you have comprehensive coverage, then it is possible you already have full glass coverage in place. Some state auto insurance requirements have policies that ensure insurance companies include full glass coverage as part of their comprehensive plan. Ask your DMV to see whether your state has this requirement or check below to see what pertains to your state:

States that have no requirement - Insurance companies may offer glass coverage with comprehensive plan: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Washington DC

States that have requirements to waive deductible with comprehensive coverage: Kentucky, South Carolina

State has requirement but only for windshields: Florida

How to file a glass coverage claim

These are the steps to follow when making a glass coverage claim:

1. Assess the damage and situation. If this involves a second party, then you will need to be prepared to gather information, such as:
 - who was driving
 - location and time of accident
 - contact information and insurance information for those involved
 - description or picture of the accident and what happened
 - names and contact info of witnesses
2. Contact a glass repair or auto repair shop and make an appointment. Tell them what the damage looks like, whether it be a minor crack or chips. **Don't wait on it:** the damage may hinder the driver's line of sight or compromise the strength of the glass. Windshields are important in providing strength to the car during impact.
3. Bring your vehicle to the repair shop and show your auto insurance certificate. The auto glass repair shop will contact the insurer for payment.

4. Talk to your agent or insurer to state your concerns on whether this may affect your insurance or impact future rates. It is important to be clear and honest about what happened.

How to buy glass coverage

The main takeaway is to evaluate whether you should spend the extra few dollars a month for a peace of mind and find out the viable options given to you from your insurer. It is worth it to get comprehensive coverage, or full glass coverage in case of unforeseen incidents especially if you live in states like Arizona where rocks along the road are common.

Finding the right insurance package with all the mix and match options is cumbersome. This is why [Jerry.ai is here to find quick solutions for your needs](#) and make the process that much faster. You can breathe easier knowing that Jerry uses AI to compare car insurance across many outlets online and is designed with user experience in mind.