

CarInsurance.com Cries Foul at 10 Things that Cost More than Full Coverage – You Can Afford It

Yes, you can! Site releases 10 common charges that cost more than auto insurance.

Foster City, CA – October 1, 2019 – Think you can't afford full coverage car insurance? Think again. If a driver has an accident, the lack of full coverage could end up costing much more.

Many state minimum liability requirements are so low that an accident could leave any assets, like a home, vulnerable to lawsuits. Meanwhile, the average cost of full coverage is \$800 more than the average minimum (\$526).

It may sound like a lot, but 50% of Americans spend \$1,000 on coffee a year and 66% of working Americans pay \$2,000 on lunch according to a recent survey. So skip the fancy coffee and brown bag it because CarInsurance.com is comparing common costs to full coverage to give drivers perspective.

Here are [10 things](#) that cost more from the one-stop shop for unbiased, expert advice on car insurance.

1. **A year's supply of coffee and lunch** - A recent survey found 50% of Americans spend [\\$1,000 on coffee](#) each year while 66% of working Americans buy their lunch, costing nearly \$2,000 a year.
2. **A new iPhone and your cell plan for a year** - Do you need the latest model? The new iPhone starts at \$999. Add in monthly service, and that's more than full coverage car insurance.
3. **Libations** - Let's say you and your partner have two cocktails each per week at an average cost of \$8 per drink. That's \$32 a week or \$1,664 a year.

4. **Cable TV** - A high-end package that includes channels like HBO can easily run \$100+ per month. That's \$1,200 per year at a minimum.
5. **Sports and concerts** - If you want to see Billy Joel on stage, the "cheapest seat" on Ticketmaster is \$149.50. For a family of four, that's easily \$600 before service fees, parking, merchandise and concessions. Tickets for four to an NFL game for some teams can easily cost a few thousand.
6. **Entertainment** - According to the U.S. Bureau of Labor Statistics, the average household spends \$3,228 on entertainment. That means Americans spend more on TV, movies, sporting events and concerts than what an auto insurance policy costs.
7. **Driving and cars** - You're likely spending too much on vehicles and transportation costs. Gas, maintenance, repairs and commuting costs an American household \$9,761 on average annually, according to Bureau of Labor Statistics.
8. **Pets** - We love our pets, but a dog can cost about \$2,000 per year. Make no mistake, your pet is part of the family, but maybe cut down on the squeaky toys and insure your car instead.
9. **Going out to dinner** - Whether it's Taco Tuesday or wings for Sunday football, the average American spends \$3,459 on food away from home according to Bureau of Labor Statistics.
10. **Vacations** - Bermuda, Bahama, come on pretty mama. That trip could cost the average American \$2,037.

View the complete article: [10 common things that cost more than full coverage car insurance](#)

CarInsurance.com Editorial Director Michelle Megna is available for comment on this.

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CarInsurance.com is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. CarInsurance.com is a member of the company's expert research and publishing division.

[CarInsurance.com](#) is a one-stop online destination for car insurance information, providing unbiased, expert advice on how to shop for insurance plans, what consumers should pay and what coverage they can get from a policy.

Since 2003, CarInsurance.com has been educating consumers through its breadth of expert content, tools, and in-depth studies to help site visitors make informed decisions about their car insurance.

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