

Auto insurance issue

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Hello,

When I added my car to Progressive, I had no issues. Then when I tried to add myself as a driver, their record advised that I was involved in an at-fault accident earlier this yr and that I filed a claim last year. Upon research, I found out the at-fault accident was a minor accident by my father and the claim was a windshield replacement from me. Somehow, his at-fault accident became attached to my name because we are under the same insurance and both of our names are on all vehicles that we own. I was not even aware of this accident until now. As for the windshield replacement, I was told that I'm allowed to get x2 windshield replacement per yr in FL with a full-comprehensive coverage. Doing this claim never raised our current insurance but now it is being counted against me as I'm trying to go w/ a new insurance company. Right now, I've scheduled to add my vehicle to the new insurance as it won't have negative affect on me. But I have not added myself as a driver because I don't agree with their record. What are my best course of action?

Any help will be appreciated.

I didn't find the right solution from the Internet.

References:

<https://www.bogleheads.org/forum/viewtopic.php?t=231451>

Infographic Video Agency

Thank you.

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