

Will Filing a Windshield Claim Affect My Insurance Rates in New Jersey?

Information for New Jersey Drivers from Ocean Auto Glass

The Short Answer

In New Jersey, insurance companies are generally prohibited by state regulations from imposing a surcharge (a direct rate increase specifically tied to a claim) on your policy solely because you filed a comprehensive claim for windshield repair or replacement. This protection is part of New Jersey's rules governing automobile insurance rating systems.

Understanding Your Coverage in New Jersey

- **Comprehensive Coverage is Key:** Windshield damage from things like rocks, road debris, hail, severe weather, vandalism, or falling objects typically falls under your auto insurance policy's **comprehensive coverage** (also known as "other than collision"). This coverage handles damage not caused by a collision with another vehicle or object.
- **Optional Zero-Deductible Glass Coverage:** Unlike some states, New Jersey does *not* automatically require zero-deductible coverage for safety glass. However, many insurers offer this as an optional add-on or endorsement (often called "full glass coverage" or "glass waiver"). If you have purchased this option, you won't pay your comprehensive deductible for a covered glass claim.

What New Jersey Law Says

- **Protection Against Surcharges:** New Jersey Administrative Code (N.J.A.C.) Title 11, Chapter 3, Subchapter 34 outlines the rules for Automobile Insurance Rating Systems, including eligibility points and surcharges. Under these rules (specifically N.J.A.C. 11:3-34.5), comprehensive claims are generally *not* listed as "surchargeable events" unless specific circumstances apply (like multiple claims within a defined period). A single, no-fault comprehensive claim like a typical windshield replacement should not directly trigger a premium surcharge under standard rating plans.

Important Factors to Consider

- **Check Your Comprehensive Deductible:** Standard comprehensive coverage usually has a deductible. If the cost to repair or replace your windshield is less than or close to your deductible amount, filing a claim might not provide a financial benefit, as you would pay most or all of it out-of-pocket. Review your

policy's declarations page to confirm your deductible.

- **Verify Optional Glass Coverage:** Check your policy documents or contact your agent to see if you have purchased optional zero-deductible/full glass coverage. This is crucial for knowing if you'll have out-of-pocket costs.
- **Claim Frequency Can Still Matter:** While a single glass claim shouldn't result in a surcharge, insurance companies *can* consider your overall claims history (multiple claims of *any* type within a specific period, often three years) when determining your risk profile and setting your premium at renewal time. Frequent claims could potentially lead to a higher renewal premium, even if no specific surcharge is applied for the glass claim itself.
- **Cause of Damage is Important:** The protection against surcharges applies specifically to *comprehensive* claims. If your windshield was damaged as part of an at-fault collision, the claim would fall under your collision coverage, your collision deductible would apply, and the accident could certainly impact your rates.

Before Making Your Decision

1. **Review Your Policy:** Carefully check your auto insurance policy documents (especially the declarations page) to understand your specific comprehensive coverage, your deductible amount, and whether you have optional full/zero-deductible glass coverage.
2. **Contact Your Insurance Company/Agent:** Confirm how a windshield claim will be handled under your specific policy. Ask explicitly: "Will filing this comprehensive claim for my windshield result in a surcharge or affect my rates at renewal, given New Jersey regulations regarding non-surchargeable comprehensive claims?"
3. **Get Repair/Replacement Quotes:** Obtain quotes for the repair or replacement cost to compare against your deductible, especially if you don't have optional zero-deductible coverage.

Contact Ocean Auto Glass Lakewood

Need a quote or help navigating the insurance process? We're here to assist!

- Phone: **732-677-8472**
- Location Info: <https://oceanautoglass.com/locations/lakewood-nj>

We work with most insurance companies and can help streamline your claim.

Disclaimer

This information is provided as general guidance based on our understanding of current New Jersey insurance laws and regulations as of April 25, 2025. It is not legal or insurance advice. Individual insurance policies can have specific terms, and interpretations can vary. While New Jersey regulations offer consumer protection regarding rate increases for most comprehensive glass claims, we always recommend confirming the specific details and potential impacts directly with your insurance provider or agent.

Citations and Resources

Here are some resources where you can find more information:

1. **N.J.A.C. 11:3-34 (Automobile Insurance Rating Systems - Eligibility Points and Surcharges):** This regulation details the rules for insurance points and surcharges. N.J.A.C. 11:3-34.5 lists events that *can* be surcharged; standard comprehensive claims are generally not included.
 - *Accessing the Code:* The NJ Administrative Code can be searched via the LexisNexis free public access portal: <https://www.lexisnexis.com/hottopics/njcode/> (Navigate to Title 11 -> Chapter 3 -> Subchapter 34).
2. **New Jersey Department of Banking and Insurance (DOBI) - Auto Insurance Consumer Information:** Provides official guides, FAQs, and resources for consumers.
 - Main Auto Insurance Page: https://www.nj.gov/dobi/division_consumers/insurance/auto.htm
3. **New Jersey Auto Insurance Buyer's Guide:** This official guide explains coverage types, including comprehensive and optional coverages. Check the DOBI website for the latest version.
 - Link (may update): https://www.nj.gov/dobi/division_consumers/pdf/autoguide2023.pdf or check the main DOBI auto page above for the current guide.