**Vehicle Crash During a Test Drive – Who is Liable for the Accident?**

There is no better feeling than getting behind the wheel of your dream car for a test drive, with the hope that one day you will be able to own it. But what if you get involved in [a car accident](https://www.yourrockfordlawyers.com/northern-illinois-auto-accident/) during the drive? Who should be held liable and whose insurance should cover the damages? It can be difficult to get specific answers in such a situation.

**Liability of an Accident During a Test Drive**

The same rule applies to accidents during a test drive like any other car accident – [the driver is liable as their negligence](http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=062500050K11-402) caused the crash and they should pay for the damages. Although this may be obvious, some people argue with the salesperson that the car is the property of the dealership, and hence they are not responsible for what happens to it, as they do not own it yet. However, that is not true, as the salesperson has temporarily transferred responsibility of the vehicle to the test driver. This means that they must bear the consequences based on the dealer’s policy and pay any property damage and ancillary costs.

The dealer may suggest that the test driver purchase the car based on the extent of the damage, however, there is no legal obligation to do so. If you decide to buy the vehicle, you will become the owner and automatically become responsible for the repairs. If you were out shopping for a car and the damages are not too great, it may be a good option to buy the car instead of paying just for the repairs. However, if the damage is substantial, it may not be wise to purchase it – do not let the dealer coerce you into thinking that you are obligated to do so.

**Insurance Coverage for the Accident**

The other question you might have is: Whose insurance will provide coverage for the accident? It generally depends on the available auto insurance coverage, as well as the specifics of the accident.

**Test Driver’s Auto Insurance**

If the test driver’s negligence caused the accident and the salesperson or the other driver were injured in the accident, they may make a personal injury claim on your auto liability insurance policy. It will cover for the damages up to its limit, and if it is not enough, other policies may kick in.

**The Dealership’s Insurance**

Almost every dealership has fleet insurance coverage for their vehicles. The fleet policy is likely to cover a test driver as well, as they are designed to cover all kinds of damages caused from a crash during a test drive, no matter whose fault it was.

**The Other Driver’s Auto Insurance**

If the other driver was negligent and caused the accident, you will not be held liable for any damages because it was not your fault. Instead, the dealership will make a claim on the other driver’s auto liability insurance to get compensation for damages.

For more information about auto accidents during a test drive or would like to get legal counsel of an experienced and reliable auto accident attorney, [contact](http://www.yourrockfordlawyers.com/contact/) Fisk & Monteleone Ltd. today at 815-209-9030 to schedule a free case consultation.