

North Carolina law and the NC auto insurance policy language regulated by the [NC Department of Insurance](#)

, requires that the named insured on the policy be the same as the name on the title of the vehicles insured on that

[auto insurance policy](#)

. This particular law creates an unfair advantage for those in a legal marriage over those in a committed relationship that is not recognized as a marriage by the laws of their state. This article will tell you how to overcome this disadvantage and allow those who are in committed relationships to obtain the same discounts as married couples.

First of all, let's discuss what that unfair advantage is that married couples have over all other couples in committed relationships. In NC, if you have more than one vehicle on your policy, then you are entitled to a discount which is called the multi car discount. This discount is substantial, ranging from 15 TO 20 percent.

If you are in a committed, long term relationship with another person, and you both have cars in your own names, then in most cases in North Carolina, you will have to purchase 2 different auto insurance policies and because of this, you will miss out on the multi car discount. In addition, if you purchase a home together and want to apply the multi policy discount to your [homeowners](#)

and your auto insurance policies, which will be another 10 to 20%, you will probably only be allowed to apply that to one of your two auto policies.

This position is inherently unfair but times are changing. At [Clinard Insurance Group, in Winston Salem, NC](#), we have found several insurance companies that will allow us to apply the multi car and the multi policy discounts to both [auto policies](#)

, thereby obviating this inequity. If you are in a committed, long term relationship with another person, be it same sex, or opposite sex, you owe it to yourself to investigate your situation and do what it takes to beat this price discrimination. The easiest way to do this is to give us a call, toll free, at 877-687-7557 or visit our web site at

[www.ClinardInsurance.com](http://www.ClinardInsurance.com)

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