

Tesla Insurance, Explained

Free guide to video #5 · how your driving sets the price, and how to compare quotes the smart way.

WHAT THIS GUIDE COVERS

Where Tesla sells its own insurance · how the Safety Score sets your price · how Full Self-Driving miles count · why electric cars cost more to repair · a 3-quote checklist you can use today.

1 Where you can get it

Tesla sells its own insurance in **15 states**:

Arizona, California, Colorado, Florida, Illinois, Indiana, Maryland, Minnesota, Nevada, Ohio, Oregon, Tennessee, Texas, Utah, Virginia.

You get a quote and buy it **in the Tesla app**.

2 How your price is set

- Your car gives you a **Safety Score**. New customers start at **90**.
- Drive smoothly, the score goes up, and the price can go down.
- The price can change **monthly or at renewal**.
- **California**: the score is shown, but it does not change your price.

3 Full Self-Driving miles

In select states, every mile on FSD (Supervised) counts as a perfect 100. Tesla's formula:

$\% \text{ of miles on FSD} \times 100 + \% \text{ of miles driving yourself} \times \text{your Safety Score}$

Which states get this, and when, can change. Check your state in the Tesla app.

4 Two more ways to save

- **Two or more cars** on one Tesla policy get a multi-car discount.
- **Lemonade** charges by the mile and takes about **50% off** self-driving miles on newer Teslas and **30%** on older ones, in some states only. The discount is on the per-mile part, not the whole bill.

5 Why a Tesla costs more to insure

Repairs. In the second quarter of 2026, the average repair claim on an electric car was about **\$5,684**, compared with about **\$4,955** on a gas car (all electric cars, not only Teslas).

6 The smart way: compare 3 quotes

- ☐ Get the **Tesla quote** in the Tesla app (if you live in one of the 15 states).
- ☐ Get **two more quotes** from other companies.
- ☐ Ask for the **same coverage** on all three: same limits, same deductibles.
- ☐ Compare the price **for the year**, not just the first month (Tesla's price can change monthly).
- ☐ Ask each company which discounts you qualify for (multi-car, self-driving, safe driving).

No company is cheapest for everybody. The best price depends on your state, your car and how you drive.

Checked: Saturday, October 10, 2026. Tesla's pages change. Check your own app and quote.

Sources: Tesla Insurance support pages: "What is Tesla Insurance" and "Tesla Real-Time Insurance" (tesla.com/support/insurance). Mitchell, Plugged-In EV Collision Insights, Q2 2026 (via CollisionWeek, 8/20/2026). Lemonade self-driving discount as reported by Not a Tesla App, 10/8/2026.

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