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A car can be damaged in hundreds of different ways. A golf ball, baseball, soccer ball, and others can all cause damage to a vehicle if they make contact with enough speed. It is not uncommon for a car to get hit by a ball at a sporting event or during the neighborhood pickup game. What happens if a ball hits your car and damages the windshield or puts a dent in the body? Who pays for the repair? It can vary, depending on the situation and the people involved. Insurance can play a role in repairs if the out-of-pocket expense is too high. You can file a claim on your car insurance policy if you have comprehensive coverage listed at the time the vehicle is damaged. Your comprehensive deductible will apply. If the damage sustained to the vehicle is lower than the deductible, your insurance will not pay any money for repairs. Many insurance carriers do not surcharge for comprehensive claims. Many do begin surcharging if you file three comprehensive claims in a three year period, however, and some insurance carriers surcharge for all claims including comprehensive. It is best to check with your insurance carrier to verify how they handle surcharging for different types of claims. Often, out of moral obligation, the at-fault person who hit, kicked, or threw the ball will come forward and offer to pay for the damages of the deductible. The deductible can be a cheaper way to go for the person who caused the damage. Unfortunately, you are going to have a hard time forcing the at-fault person to pay up. If they are unwilling to take responsibility, you will be on your own unless you want to pursue the issue in small claims court. The at-fault party can file a claim on their homeowner's policy for liability if the incident occurred on their property. Many homeowner policies do not have a deductible on liability. However, the surcharge on the policy can be steep and renewal due to filing a claim, and many companies have for three years to have home insurance policies. Often, paying out of pocket for the claim is better to go. Home policies of the at-fault party and adult and children in contact, though, will not accept liability. As for liability insurance, the same goes for it. It will not cover damage to your vehicle. Most likely, you would need to file a claim on your liability insurance or consider no coverage if your vehicle is damaged at a baseball stadium, golf course. You probably will not know who caused the damage, and the stadium or course will not accept liability. It certainly would not hurt to bring it to the stadium or golf course's attention. If they did not provide proper netting or other necessary safety measures, you could bring in a lawyer and potentially have a case. In most cases, though, the cost of the damage won't warrant these steps—it will be more hassle than it's worth. Even if you know who caused the damage, you might not be able to go after them. It is a risk you take when parking somewhere that you know could be in the line of fire. Keep comprehensive coverage on your vehicle at all times if you are concerned with the potential for physical damage to your vehicle. Expect to pay for repairs yourself. You will most likely either have to pay out of your own pocket or by filing a claim on your car insurance policy. You can hope that, if the at-fault party comes forward or is caught red-handed, the moral obligation will take over, and they will volunteer to cover the damages. But accidents happen, and sometimes it is not worth the hassle and frustration to chase down the at-fault party. The repairs needed for a broken windshield depend on the extent of the damage. It's possible to repair some minor chips on your own with simple repair kits. However, in most instances when a ball hits a car window or windshield, you'll need to have a professional completely replace the window. Cracks in your windshield can be a safety hazard, so be sure to address the problem quickly. The cost of repairing or replacing your windshield varies significantly, based on the damage and type of vehicle. A simple DIY chip repair may cost you less than \$100 and a bit of your time. However, replacing windshields on newer vehicles, especially ones with a variety of sensors built in, can cost thousands of dollars.

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