

# **Straight Talk About Auto Insurance**

How to get the best value for your dollar

Buying insurance can be confusing. Price is important, of course, but you should make sure you get the right coverage for your needs.

The quality of service you should expect from your agent and insurance company is also important. Shop carefully to get the best value for your insurance dollar.

Your Professional Insurance Agent will provide a valuable service by analyzing your insurance needs and offering policies from several insurance companies to find the best blend of coverage, price and service.

Value: Policy, Price and Service

Most people want a good value when they buy a car. Sure, you want a low price. But you also want transportation that's reliable and a service facility that repairs your car promptly and thoroughly. That's true value.

The same applies to buying car insurance. The cheapest deal isn't always the best deal.

Good insurance value means finding the right price, the best coverage and caring service.

When your repair and medical bills pile up, you need a policy that covers you fully, an insurance company that pays valid claims promptly and an insurance agent who works to get you back on the road fast.

You can get the best deal by shopping carefully. But stay with your agent and the company you have already chosen if you are satisfied that you're getting good value.

Your Professional Insurance Agent will know you and your insurance needs well. This allows the agent to customize an insurance program that's right for you and your family.

Shop and Compare

If you shop for insurance, have your agent contact several companies. Compare the policies, prices and service. As you look at the companies, consider the following:

How much insurance do you get for the price? What kinds of coverage do you get? The cost depends on your deductible, the type and age of your car, miles driven, and your age, sex, residence and driving record.

What price discounts or credits does a company offer?

**FYI:**



**Straight Talk  
About Auto  
Insurance**



Does the company have a good record for paying claims? Does it pay promptly and fully? Will your policy be cancelled after only one accident or claim? Will your premium go up if you have an accident?

Is the company financially healthy?

Twelve Ways to Save Money

Most insurance companies offer discounts that can put money in your pocket.

Your Professional Insurance Agent can explain what discounts companies offer and whether you are eligible. Here are some ideas:

**Higher is Lower.** You can reduce the price of your insurance by raising your deductibles. But first, decide how much deductible you can afford to pay if you have a claim.

**Age Before Beauty.** Consider reducing or dropping collision and comprehensive coverage if you have an older car. No matter how bad the damage, your policy only pays for the car's cash value. You may throw money away if you keep paying premiums on a car that costs more to repair than your policy will reimburse.

**Keep It Clean.** A good driving record can help keep your rates down. This means no accidents when you're at fault and no moving violations. If your record is clean, insurers may charge you less. You may also have more companies to choose from if you're a good driver.

**Premiums On Premium Cars.** You may pay more if you buy a new car, a sports car, a luxury model or a car that's easily damaged. Know how much you want to spend on insurance before you buy the car. Ask your agent for advice.

**A Family of Policies.** You may get a discount by insuring all your family cars on one policy. You can also save by having your cars and home insured with the same company.

**Unlock Savings.** Some insurance companies will give you a discount if your car has anti-lock brakes.

**Come Up For Air.** Airbags and automatic seatbelts could mean a discount.

**Drive Less, Save More.** Do you carpool to work, use mass transit, or leave your car in the garage most of the time? If so, you may get a discount.

**To Forgive Is Divine.** Some companies won't raise your rate for your first accident when you're at fault if your driving record is clean for several years. Ask about "accident forgiveness."

**Make Thieves Grieve.** You may qualify for a discount if you make your car theft-proof. Install a hood lock or alarm. Add an anti-theft device that keeps your car from being "hot-wired" or one that will emit a radio tracking signal to assist in recovery if the car is stolen.

**Making The Grade.** High school or college students may receive a discount for good grades.

**Driver's Ed Pays.** Some companies offer lower premiums for young drivers who pass a state-approved driver's education course.

### Get Good Advice

When you see "PIA" on your agent's business card, stationery or advertising, you know he or she is a Professional Insurance Agent. But those three letters represent more than affiliation with a national organization of insurance experts. It means the agent is your personal insurance adviser, someone you can count on and trust.

Your Professional Insurance Agent can save you money and find the auto coverage that best meets your personal and family insurance needs. He or she can also help handle your claim, resolve billing questions, update coverage as your needs change and explain your insurance in language that is easy to understand.

### When You Have A Problem...

Chances are that, sooner or later, you'll have an accident. So be prepared. Keep paper, pen and the phone numbers of your agent and insurance company in your glove compartment.

You need to know beforehand what your policy does and doesn't cover. You also need to know your obligations and the company's under the policy. Ask your Professional Insurance Agent to explain parts you find unclear.

Then, if you have a problem:

Explain it to your agent clearly. Be specific about the action you want taken. Agree on a date when you'll get a progress report.

Have your policy and claim number (if relevant) handy, plus related documents.

If you think a claim offer should be larger, ask your agent to get a written explanation of how the company calculated the offer.

### Your Accident Checklist...

- Don't move your car. Unless it causes a hazard, you can better prove your claim if police can note the exact position of the cars when they crashed.
- Call an ambulance if anyone is hurt. Clear the area if you smell or see leaking gasoline; then, call the fire department.
- Call the police. You may need a police report for your claim.
- Admit nothing. Say nothing about who's at fault. Stray comments can work against you in court or the claims process.
- Jot down all details. While your memory is fresh, note how the accident happened.

- Get personal data. Note the license plate, year and make of all cars involved; other drivers' names, license numbers, addresses and phone numbers, insurance agents, company and policy number; and names and addresses of witnesses.

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