

12 WAYS TO SAVINGS WHEN YOU BUY AUTO INSURANCE

- 1 Opt For a Stable Insurer**
While most insurers provide fair settlements, time is money, too. Be sure the carrier you choose has a reputation for fast claim service.
- 2 Don't Over-Insure**
Choose only the coverage you need. For example, if your car is over 5 years old, maybe you should drop collision insurance.
- 3 Don't Under-Insure**
Saving a few dollars up front could cost you a significant amount of money at a time of loss.
- 4 Select The Right Deductible**
By "self insuring" what you can afford, deductibles can save you significant premium dollars.
- 5 Choose The Appropriate Limits**
Don't underestimate jury awards— often they are astronomical. Consider liability coverage carefully.
- 6 Excess Liability**
This is economical coverage that picks up where your auto (and homeowners) liability leaves off. It can save huge amounts in the event of a monumental large judgment against you.

- 7 Ask About Discounts**
Some insurers offer multiple car discounts and safe driver discounts— even discounts based on years of experience or retirement status.
- 8 The Comprehensive Coverage Question**
Without this option, you will not be paid for fire, theft, vandalism or other losses out of your control.
- 9 Uninsured Motorist Coverage**
This is an important dollar saver in the event you are the victim of a hit and run driver, or one without insurance.
- 10 Towing and Replacement Vehicles**
Following an accident, without this coverage, you might have to go "out-of-pocket" to move your auto or rent a replacement car.
- 11 Collision Coverage**
If you have a car loan, this insurance is required but you should protect your interests too in the event your car is badly damaged by unknown persons.
- 12 MOST IMPORTANT— Talk To Us!**
We're independent agents representing several companies that want to compete for your business. We "shop" for you. When you consult with us, we'll help you make all the right auto insurance decisions. Most important, at a time of loss, we represent your interest, not those of the insurance company.

