

Auto FAQs

Q: When purchasing automobile insurance what should I consider?

A: There are several things you should consider when purchasing automobile insurance that your independent agent will help you with. Here are a few:

Purchase the amount of liability coverage which makes sense for you. Select the optional coverages you want.

Decide which company to purchase insurance from.

Don't base your decision solely on price. Other factors like service and claim response are extremely important in selecting the right insurance.

Q: Does my insurance policy cover a friend if I loan him/her my car?

A: When you loan your car to a friend or an associate, he or she will be covered under your automobile insurance policy.

Q: What is collision physical damage coverage?

A: Collision is the loss you incur when your automobile collides with another vehicle or object like a telephone pole.

Q: What is comprehensive physical damage coverage?

A: Comprehensive provides coverage for direct physical damage losses you could incur to your car from something like a hailstorm.

Q: How can I lower my automobile insurance rates?

A: There are several things you can do to lower the cost of your automobile insurance.

One way is to look for competitive pricing. An independent agent works with many companies and can provide you comparative rates and insure that you are getting the same coverage.

Another way to lower the cost is to change your deductible. By raising your deductible you may lower the cost of your automobile insurance almost 10%. You must be able to pay the deductible amount in case of a claim. You can also look for discounts that you may be entitled to. Some examples of discounts that may be available are: multiple cars under the same policy, carrying a homeowners policy with the same insurance company, different groups or associations.