

What you should consider before buying auto insurance companies

Some of our customers have been prompted by TV commercials or mass-mail advertisers to consider switching their automobile insurance. Before saying "yes" to one of these propositions, we hope you will consider the following:

What do you know about this company?

Not all auto insurance companies are alike. Many support local, independent insurance agencies like ours to help with all your insurance questions or problems. Others put their resources into advertising campaigns with cute and funny animals or characters and are accessible to you only by an 800 number, and chances are you never will deal with the same individual twice.

Are they really offering you the same protection?

Probably not. It's easy for someone to quote you a lower price if they're giving you the same amount of coverage. When you look at the details of the quote, you'll find the protection you need is often less than what you need.

Compare auto insurance policies. Customers can pick from literally hundreds of policy combinations, including various coverages and limits. Many marketers to quote you a lower price if they don't give you the same amount of coverage.

For your own protection, please let our agency go over the details of any offer you receive before accepting it. As your professional insurance agency, we'll give you this beneficial analysis at absolutely no cost to you.

Who will go to the trouble for you if you have a claim?

We will. Our customers who switch to a claim, we go to the trouble to provide a claim. We pride ourselves on providing prompt attention to our customers. We make sure you get it quickly and conveniently. We also handle all your claims. We use our resources to get every penny that's yours. We stand behind our coverage and the companies we represent.

Are you sure you would get the same level of personal contact and concern from a mass-mail insurer?

What could their offer cost you?

There could be hidden costs to you that the company won't disclose until it's too late. For example, you currently may be receiving a discount on your homeowners policy, if it's from the same company as your auto insurance. By switching, you can lose that discount.

An even greater danger is that some companies won't tell you about their right to cancel your coverage within the first 60 days, even if you have accepted their offer and paid your premium. Some market companies will take your money first, then check your claims and credit history later. If they find something they don't like, they may cancel your policy. A cancellation on your record can make it harder (and more expensive) to get coverage from another insurance company.

Who knows you best?

We do! We take the time to get to know our customers. Your current auto insurance coverage has been crafted with your complete financial picture, your driving and claims history and your family circumstances in mind. There's no way a stranger can reach that level of understanding from a brief phone call or impersonal application form.

We want to keep you as our customer. If you receive an offer that's "too good to be true," it just might be. Before you say yes, let us look over the "fine print." We can help.



Your Professional Insurance Agent ... We want you to know about the insurance you're buying.

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