

What you should consider before switching 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 will never deal with the same individual.

Are they really offering you the same protection?

Probably not. It's easy for salesmen to quote you a price if they don't know the specifics of coverage. When you're looking at the details of the offer, you'll find that the coverage is not the same as what you're currently receiving. There are also hidden costs.

New York state drivers are protected from literally hundreds of insurance companies, consisting of various coverages and limits. For your own protection, please let your agency go over the details of any offer you receive before accepting it. As your professional insurance agency, we offer this beneficial analysis at absolutely no cost to you.

Who will go to bat for you if you have a claim?

We will. Our customers who file a claim against their auto insurance company pride ourselves on providing personal attention during the claim process. We make sure you get the quality service you deserve. We cover all your expenses. We also make sure you get the best possible claim. We also make sure you get the best possible claim. We also make sure you get the best possible claim.

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 these companies won't tell you about is their right to cancel your coverage within the first 60 days, even if you have accepted their offer and paid the premium. Mass-market companies tend to take your money first, then check your driving, claims and credit history later. If they see something they don't like, they may cancel your policy. A cancellation on

your record can make it harder (and more expensive) to switch to 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.

