

## auto insurance imprints

- 💡 Almost every state requires car owners to have auto insurance.
- 💡 Each state has its own requirements by law for auto insurance.
- 💡 Car insurance helps pay for bills if you get into an auto accident.
- 💡 Auto insurance premiums can be paid monthly, quarterly, semi-annually or annually.
- 💡 The deductible is how much *you* pay if you make a claim.
- 💡 The premiums are the bill you pay to maintain the insurance coverage.
- 💡 Each policy has a maximum amount of money that the insurance company is willing to pay out.
- 💡 You may get fines and/or points on your license if you get pulled over and you have no auto insurance coverage.
- 💡 Your credit history and driving record affect your premiums.
- 💡 Age and driving experience has a major impact on premiums.
- 💡 Traffic violations can increase auto insurance premiums
- 💡 A bad credit score can lead to higher premiums.
- 💡 A higher deductible can lower your premiums.
- 💡 Liability insurance is required in most states.
- 💡 You can insure against people who are uninsured or underinsured.
- 💡 With collision coverage, you will never get more than what the car is worth according to Kelly Blue Book value.
- 💡 Liability insurance covers damage done to other people and things.
- 💡 Physical damage coverage helps pay for your own car.
- 💡 Health insurance is not a component of auto insurance but can support medical bills incurred from an auto accident.
- 💡 Auto lenders or leasers can require auto insurance minimums.
- 💡 Some auto insurance have perks like roadside assistance.

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- 💡 Always cross check insurance quotes you find on the internet.
- 💡 Finding insurance is easy online. Finding the right company and policy for you is difficult.
- 💡 You can get discounts for having multiple insurance policies with one company.
- 💡 Minimum required insurance might not be enough depending on your circumstances and risk tolerance.
- 💡 If you get into an accident, take pictures.
- 💡 When in an accident make sure you get the identification of witnesses and accident participants.
- 💡 Make sure to contact the police if you get into an accident.
- 💡 Write down the license plate of the car that you hit/hit you.
- 💡 Don't forget to ask the insurer about possible discount like for being a good student or defensive drive classes.