

## Selecting The Right Auto Insurance For Your Needs

How to find the right car insurance that you need will depend on many different factors. Where you live, what type of car you drive, how much medical coverage you may need, as well as deductibles you can afford, need to be taken into consideration. The important thing is to take your time and not rush into the decision.

Knowing the factors to keep in mind, where do you start? The best idea is to ask trusted friends and family members who they use and why and then contact their local insurance agent. You should give particular weight to the opinions of friends or family that have had to file a claim with their insurance company (or possibly a former insurance company). The local agent will be able to explain to you face-to-face what types of policies are available and make recommendations. He or she should also supply you with a written quote that you can take with you when you continue your shopping expedition.

With written quote in hand, now is the time to sit down and do some online shopping. You will want to find a good insurance search engine that reviews several other search engines and then type in "how to find the right car insurance". You should receive hits from several different companies, the larger of which should be available in your town (or a neighboring town if you live in a small town).

When you have the information that you need printed out, you will need to do comparison pricing. The key is to remember that not all the prices will include the coverage that you need. Different companies will quote prices based on what your car is worth, how much medical coverage they will pay for if you are injured, as well as how much medical coverage for each passenger. There will also be coverage for any property damage as well as a person that you may injure if you are at fault. This brings us to one of the critical reasons you must know how to find the right car insurance. Lawsuits.

A lawsuit can be brought directly against you if you do not have insurance or do not have the proper insurance if you have an accident in which you are at fault. One significant accident can be financially devastating, so a little time now will prevent this from occurring in the future.

The amount the insurance company will pay if your car is stolen is also something to consider. No one wants to believe their car will be stolen but it is a fact that it occurs every few minutes. A stolen car can go from stolen to disassembled to parts sold and the car gone within a matter of hours. If you make modifications to your car after you buy it, the insurance company will only usually pay for the value of the car without your added modifications, so choose your modifications wisely.

If your car is not stolen (which will probably be the case), you still need to consider various types of damage which can occur to the car during the normal course of driving. An animal could run out in front of you. A rock could hit your windshield and crack it, forcing you to replace it. If you have a \$500 deductible and it costs \$350 to replace your windshield, you will be paying the entire replacement cost out-of-pocket. Make sure you can afford the expenses associated with car ownership underneath your deductible amounts.

In summary it is critical to know how to find the right car insurance. Whether you do your research on line, using the phone or by visiting agents, the key is to comparison shop and know what you are buying. Not only are you protecting yourself, but if you have a family, you are protecting them as well. Remember, the customer service you receive when finding the insurance is the same customer service you will receive when you are in need.

### About the Author

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