

## 10 Questions to Ask Your Insurance Agent

(When you are buying a new policy or renewing your old one)

1. If I have an accident, will I be able to obtain repairs at the shop of my choice and have the bill paid in full (less my deductible)?
2. Will the policy that you are selling me pay to repair my vehicle with genuine original equipment parts (OEM)?
3. Will the insurance company depreciate repairs to my car based on the year of the car or mileage? If so, by how much and what parts are subject to depreciation?
4. If depreciation is a factor, do I get a reduced rate for insurance as my car gets older? How much?
5. If I have an accident will my rates go up? How much? Why?
6. Will my insurance rates increase when I reach a certain age? Many senior citizens are afraid to turn in an insurance claim and then end up paying for the repairs themselves. They are afraid that their insurance company will drop them. Do I have your assurance that I won't be dropped if I file a claim?
7. What will the insurance company pay me if my vehicle is a total loss? How is that figure determined?
8. Do I have coverage for a rental vehicle if my vehicle is in the repair shop? (This coverage is usually inexpensive to buy and you may have to ask specifically if you want to add this coverage.) Do I have enough rental coverage to get a vehicle comparable to my own, and will it cover all the days my car is in the shop?
9. How much money do I really save on my premium each year with a higher deductible? (Your savings may not be as much as you think.)
10. Is the price that you are quoting me a firm figure, or will there be additional (hidden) costs during the term of this policy?

**Don't be afraid to ask questions. It's important that you know what you are buying before you write out your check. *"We Care About You and Your Car!"***