

# What to look for in your auto insurance policy



**Fireman's Fund<sup>®</sup>**  
Insurance Company

A company of **Allianz** 

More than 186 million cars are on the road in the United States, according to The Insurance Information Institute. Most states require drivers to purchase auto liability insurance before they can legally drive a car. Often drivers don't understand what they need in an auto insurance policy or where to purchase it. There are many options and it is important to understand your individual needs.

collision coverages. These are important coverages and decisions, and it makes sense to consult with a professional – an independent agent – who can help you find the best coverage to fit your needs.

Some people prefer to talk with an independent agent in person, some via the phone; others work via e-mail or the Internet. Most agents offer all these services. The benefit of dealing with an

agents at Fireman's Fund<sup>®</sup>," says Duke Daugherty, vice president of personal auto insurance at Fireman's Fund Insurance Company, a company of Allianz, [www.ffic.com](http://www.ffic.com). "The advice and guidance they provide customers, combined with the convenience of shopping for the best products and prices, is invaluable."

Auto owners should look for coverages that fit their specific needs. Fireman's Fund recommends these considerations when shopping for your auto policy:

1. Start with required coverages and then flex limits, deductibles and optional coverages around the price you're willing to spend for the protection you desire.

2. Characteristics that often receive favorable pricing include:

- Good driving records.
- Stability, which includes continuous insurance with no lapse in coverage, greater than state required minimum limits of liability insurance, years with a prior carrier, home ownership, good to superior insurance scores, multiple policies with same carrier (home, auto, excess/umbrella, collections) and having more cars than drivers.

3. Look for credit where credit is due. Things like having multiple policies, including homeowners and excess/



Your preference on how to buy insurance, who to buy it from and what to buy are all important considerations. Most people don't understand their liability insurance needs, whether to accept or reject uninsured motorist coverages, or how much of a deductible to assume on their comprehensive and

agent is the advice, variety of products and companies they represent. This gives them a leg up in their ability to shop for the best price, products and service. The price can be less than buying on the Internet.

"We are committed to selling auto insurance through independent

umbrella, a new car, a good student, accident/violation free or age 55 and retired can result in a credit.

#### 4. Options that may be important to you:

- Six-month or one year policy term.
- Coverage for personal property.
- Key coverage.
- Repairs guaranteed.
- Transportation expenses.
- Coverage for audio tapes, compact discs, and other media.
- Upgrade to a hybrid vehicle after a total loss.

#### 5. Premier coverages:

- Choice of repair shop and original manufacturer's parts.
- Lock in car's value at beginning of each policy term.
- Worldwide liability.
- Full glass replacement with no deductible.
- Comparable rental car up to \$10,000.
- Roadside response included, and a tow to your preferred mechanic.
- Deductible waived when other party is at fault and has liability coverage.
- Trip interruption with living expenses up to \$1,000.
- Pet coverage.

6. Pick appropriate limits. As you acquire more assets and make changes to your lifestyle it is important to review these limits with your agent. It may be beneficial to pick a higher deductible, get more liability coverage, or add an excess/umbrella policy to your portfolio of products. This helps lower the cost and/or increases your protection in the case of a loss.

7. Know the basics. Auto insurance can provide liability coverage, medical coverage and physical damage coverage:

- Liability coverage pays for the policyholder's legal responsibility to others for bodily injury or property damage.
- Medical coverage pays for the cost of treating injuries, rehabilitation and sometimes lost wages and funeral expenses.
- Physical damage coverage pays for damage to, or theft of, the car.

According to a 2008 study by Experian Automotive, the United States is still very much in love with the automobile, with a national average of 2.28 vehicles per household. Protect your family and your car by making knowledgeable decisions on insuring this important risk.

Talk to an independent insurance agent to find the best coverage to meet your needs. Fireman's Fund offers automobile policies that cover the basics, the Allianz Personal Auto Policy; and one that offers higher limits, broader services and specialty coverages: Prestige Auto® Premier.

[www.allianzinsurance.com/auto](http://www.allianzinsurance.com/auto)

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