



Questions To Ask Before Buying Car Insurance

Before zeroing an auto insurance policy, make sure you ask the following questions to your agent.



1

Can you explain the terms specified in the policy?

Your agent should be able to explain every term and condition mentioned in the insurance policy.

How will a claim be handled?

Purchase a policy in which the insurer takes the responsibility for addressing claims in a timely manner.

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What are the payment options?

Know whether you have to pay premiums on a monthly or yearly basis.

Will I get a personal injury protection?

You must know if the insurance will pay for medical expenses, in case you or the passengers in your car meet an accident.

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How can I save on car insurance?

Insuring multiple vehicles or insuring your home and car from the same carrier can help you save money.

Do I need collision and comprehensive coverage?

Collision coverage pays for repairs whereas comprehensive coverage pays for damages such as fire, theft, vandalism etc.

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Will I get roadside assistance?

You need to know whether your insurer will provide roadside help in case of a car breakdown or mechanical failure.

Location

Presented By:
www.shawncampinsurance.com

2705 E. Stan Schlueter Loop,
Suite 101,
Killeen, Texas 76542
Phone: (254) 526 - 0535