

Version

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CONSUMER INFORMATION REFERENCE TOOL

How to protect your rights and get the most from your claim



Auto Insurance Claim Secrets

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Reviewing your Current Insurance Policy Coverage

Checking your current coverage is the first step

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he coverage that you have on your policy is one of the most important steps prior to ever having an accident. Having the correct insurance will protect you in case the other driver does not have insurance and you have to use your policy to pay for your damages and injuries.

A . I C O N K E Y

-  Valuable information
-  Test your knowledge
-  Important Notes

The key points to review in your policy are :

- Policy limits and deductibles
- Towing , Rental vehicles
- Windshield coverage

You should have a declaration page from your insurance company that shows the information above. Make sure the information is what you specified to your agent. If not contact your agent immediately and request a change.

There are six types of basic insurance. They may be called other terms from what is listed below but these 6 cover the most widely used terms. These types may vary between states and certain states requirements may be different or not offered. Check with your insurance agent if you have questions.



Reviewing

Your insurance limits are important, you should have enough coverage to protect your family and home in case of an accident. Insurance companies also sell umbrella policies which can protect you to 1 million dollars. Check with your agent & review your policy.