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The image shows a screenshot of the Target Up Insurance Services website. At the top left is the logo, which consists of a red target icon with an arrow hitting the bullseye, followed by the text "TARGETUP INSURANCE SERVICES". To the right of the logo, there is a dark grey box with the text "Call for free insurance quote: (951) 272-1500" and a smaller line of text below it: "Need Insurance? Call Target Up Insurance Services, Corona CA". Below the logo and contact information is a red navigation bar with white text for the following menu items: Home, About Us, Property, Business, Auto, Commercial Vehicle, Power Sports, Claims, FAQ, and Contact Us. The main content area features a large blue semi-truck on the left and a red hot air balloon on the right. Overlaid on the hot air balloon is a white "Request a Quick Quote" form with a dropdown arrow icon. The form contains four input fields: "Enter your name...", "Email address...", "Phone number...", and "Type of insurance needed...". Below the form is a red "Get Started" button. In the bottom left corner of the main content area, the text "trucking INSURANCE" is displayed. At the bottom of the page, there is a white box with the following text: "We Offer **Guaranteed Rates**...Not Just Quotes! Save Time And Money, **BUY OVER THE PHONE NOW** Call Now For Live Agent At 951-272-1500 **Hablamos Español**".

Car Insurance 101: How Much Coverage Do You Really Need?

“The Consumer’s Guide to Auto Insurance and Exclusive Discounts”

By: Target Up Insurance Services

Chapter 1

Car Insurance Is Your Best Friend

A lot of people tend to think that car insurance is useless. Many give the excuse that since they are good drivers so they'll **never** need car insurance. Regardless of how good of a driver you are, you can never predict what's going to happen on the road even if you're a perfect driver that follows all the rules.



The Importance of Car Insurance

Why do you need a car insurance policy? Car insurance will cover you in the event of losses arising from traffic accidents. Let's say that your car was hit by a falling tree and got crushed like a soda can. If you have a car insurance policy, the loss would be written off by your insurance company. The car insurance company would **pay off your loan** (or give you a check for the value of the car if your car is already paid off) and advise to go buy a new car instead of trying to repair the old one.

Coverage Offered By Car Insurance

Property Damage Liability Coverage: This policy type pays for accidental damage to someone else's property (for example, their home fence,) in a collision. The insurance will also help people pay legal fees in case you have to deal with a lawsuit for property damage.

Bodily Injury Liability: If a third person is injured, this type of coverage will take care of it. It also covers lawsuit expenses too.

Personal Injury Protection: This policy will cover your medical expenses, lost wages, and other similar expenses arising in an accident, wherein there is no serious bodily injury.

Comprehensive Coverage: This policy will cover any damages caused by flood, theft, fire, etc. This coverage is very important as it covers non-collision related damages.

Collision Coverage: This policy type will cover you for damages happening as a result of a collision, where your car hits another car, or when your car is struck by another vehicle.

Under-insured Motorist Bodily Injury Coverage: This type of policy pays for expenses that happen as a result of an accident in which the driver of the other car has insufficient insurance coverage.

Uninsured Motorist Bodily Injury Coverage: This policy type will pay for expenses that happen as a result of an accident in which the driver of the other car has no insurance coverage strikes your car.

Under-insured Motorist Property Damage Coverage: This policy type is applicable in case of an accident in which the driver of the other car has insufficient insurance coverage. If the other car requires repairs, your policy will help you take care of that as well.

When choosing an auto insurance policy, make sure to look at all the available policies. Look for car insurance that'll cover you for a wide **variety** of things. You can even purchase multiple policies together! It's also a good idea to look for a company that offers **guaranteed rates**. There are plenty of great car insurance deals if you look locally.

If you're a new driver, check with your friends and family to find out which companies offer the **best bargains**. Look at the bigger picture when deciding on an auto insurance policy. After all, you're going to need an option that'll work for you in the long run.

Chapter 2

Does Bad Eyesight Threaten Your Insurance Cover?

If you're involved in an accident and it's found that you failed to keep your car roadworthy, (for example excessively worn tires and that was a factor in the accident), your insurer will probably refuse to pay up. But what if it's **you** that's un-roadworthy?



How many auto accidents are accompanied by the comment “**I didn’t see the other car**”, and what happens if the problem was your eyesight? Has your eyesight deteriorated to the point where it's dangerous for you to drive?

If you need contact lenses or glasses for driving then you **must** wear them. If your eyesight deteriorates even more, then you should get a new prescription. It’s the legal responsibility of all drivers to ensure that they’re able to see the road clearly and they're safe to drive.

I recently I drove up alongside an elderly driver who was clearly having trouble reading the junction signs. He was leaning forward **trying to read** the signs while rolling forward at 10 mph – all this at traffic lights that had turned red – and he clearly hadn't seen those either. He was lucky that the cars coming across from the left saw him early and I’m not even sure he saw them either.

The law is quite straightforward and it says that any drivers’ license holder who cannot meet the **minimum level** of eyesight should not drive. They're also required to surrender their license.

The eyesight test for drivers’ states that you must be able to read a number plate containing letters and figures 50 mm wide and 79mm high (that’s a legal number plate) from a distance of **20 meters**. You can wear your driving glasses or contact lenses.

Having said that, there’s no legal obligation for you to have regular eyesight tests, but you are **required** to tell the DMV if you develop any medical problem that affects your ability to drive. If you don’t tell them, it’s a criminal offence.

In some states, drivers have to take an eye test every five years. Some drivers aged 70 and over **must** complete a medical form every few years confirming their ability to drive and that includes eyesight.

If these drivers fail to send in their medical form, they'll lose their driving license. As far as your insurance company is concerned, if you are involved in an auto accident and your bad eyesight was a contributory factor, your insurance company might argue that you were **negligent** and refuse to pay out. This could be simply because you needed glasses to drive but weren't wearing them at the time. If you have prescription glasses then wear them at all times while driving, and be aware of your surroundings.

Chapter 3

Can Car Insurance Quotes Be Affected By How Dirty Your Car Is?

There are a lot of factors that can determine how much your car insurance quotes are, but one factor you might not have taken into consideration is how dirty your car is. New research has revealed that there are over 30 million individuals who are driving around in "rubbish" which could be **dangerous** and lead to an accident.



Where car cleaning was once a Sunday morning activity enjoyed by many, now a startling 1 million have admitted that they have never cleaned their car. 55% of car drivers have also admitted that they didn't check their windscreen to make sure they could **see clearly** before setting off on their travels. That is an accident waiting to happen!

When it comes to checking headlights, 83% admitted they **don't bother** and another 61% give no thought whatsoever to being able to see through their side mirrors. All of these oversights could potentially cause an accident on the road, so there is no wonder that auto insurance companies have expressed concerns.

While women drivers have been favored when it comes to getting inexpensive auto insurance, women were the **worst offenders** when it came down to checking. Around 14 % of women as opposed to 11% of men have admitted that they never make these checks.

It's not just the outside of the car that can cause problems with safety related issues; the inside too if cluttered too much can be dangerous if you're involved in an accident and could also be the cause of one. Loose items in the car could become **trapped** under the brake pedal making it impossible to apply the brakes which of could result in a fatal accident.

While of course how dirty your car is will reflect on how big a risk you pose, there are many other factors which determine the amount you're asked to pay for your cover. It's important that you read the key facts of any policy you're considering purchasing because this is where the small print is found. This will tell you such things as how much in total the insurance will cost, and also any **hidden charges** and exclusions which could stop you from filing a claim.

Going for the cheapest car insurance isn't always the best idea because you have to be sure that your insurance **covers your needs**. Purchasing a cheap policy that doesn't offer breakdown coverage might end up costing you more money compared to taking out a more expensive policy with the additional coverage.

Chapter 4

Do You Need Car Insurance on Rentals?

When it comes to auto insurance, there are a few traps you can easily fall into. Insurance contracts are **complicated** and **difficult** to comprehend, and that's if you even have the time to read them. The fact is that most people don't read insurance contracts and there's a significant information shortage when it comes to consumers and the contents of their own insurance contracts.

One of the problems with this information gap is that it can lead to a lot of **wasted money** and time. Every time you rent a car you're asked what kind of insurance do you want. The options are usually to take none, which will cost you nothing; or you could get liability insurance which should cost about \$10-\$15 per day. Then you have a variety of options to cover the rental car itself, prices for which vary from company to company and state to state.

The full coverage option, which includes liability, passengers, and the rental car usually, comes to about \$20 to \$40 a day. Most people genuinely don't know what option they should be taking.



Liability

Liability insurance is the only insurance you are required by law to take out; all the others are optional. The other thing to know is that in many cases, you will be covered, to some extent by your existing car insurance. You'll have to check your insurance policy to make sure, but for most drivers, they'll have liability insurance by virtue of their own car insurance, and this will **carry over** to your car rental.

However, it's **unlikely** that full or comprehensive coverage will carry over from your own car insurance. This is because comprehensive insurance is calculated based on the value of your car. Insurers don't want to be in a position where they set your policy based on your say, \$25,000 vehicle, and then have to pay out when you crash a \$50,000 BMW rental. So your policy will state that only liability insurance is provided when you rent.

Credit Card Coverage

You may still not require insurance from the rental company because many credit card companies' offer this insurance if you pay for the rental with one of their cards. This is a **great perk** for using a credit card and shouldn't be wasted. You should check with your credit card provider first to ask what they cover before you go this route. The bottom line is that if your own insurance covers liability, and your credit card covers the rental car, then why pay a couple of hundred dollars for extra insurance when you're already covered?

Chapter 5

Car Insurance for High-Risk Drivers

If you're considered as a high-risk driver, securing car insurance can be quite a hassle. Some insurance companies will deny insurance to high-risk drivers, while others just choose to charge **extremely steep** premiums.

No matter which insurance company you choose, you'll most likely end up with a very high insurance rate. However, every insurance company is different, so it's vital to **look around** for the best rates available.



There are many different factors that can contribute to a high-risk driver classification. However, your driving record is the most important factor in determining your risk status. If you have been involved in a few accidents over the course of a year or **within 2-3 years**, these incidents will negatively impact your record even if they were not your fault.

Being involved in any accident can deem you a reckless driver with a habit for getting into dangerous situations. Also, if you've received **multiple** speeding tickets, you're also increasing your risk of getting into car accidents. Many people are labeled a "high-risk driver" due to the number of speeding tickets they've received.

There are also several personal factors that contributed to the high-risk label. Unfortunately, many of these factors are beyond your control. Men are typically deemed a **higher risk** than women, and those who live in the city are considered higher risk than those who live in suburban areas or rural areas. Also, drivers with newer vehicles are charged higher premiums than those with older vehicles.

Unfortunately, even your **credit history** can affect your car insurance rating. Those with low credit ratings are usually charged higher premiums than those with better credit scores. Whether or not you have been covered by car insurance continuously is also a factor.

If there are gaps in your coverage, an insurance company will assume that you've had periods of uninsured driving. Because driving without insurance is very unsafe and also **very illegal**, insurance companies take this into consideration when choosing a rate for you.

Though it can take several years of clean driving to erase the high-risk driver label, it can still be done. **Three years** is the industry standard for reassessing a driver's safety standing. If you can maintain a clean record for a three-year period, you can qualify for a much lower insurance premium.

If you're a high-risk driver, there are still multiple ways to **lower your insurance premiums**. With a little research, you can reduce your payments by up to 20%.

There are many car insurance agencies that offer free quotes online. Rather than meeting with salespeople or playing phone tag with agents, internet sites will give you a quote in minutes. This makes comparison-shopping **easier** than ever. There are even websites that will find a list of quotes for you.

Working toward a flawless driving record is the **best way** to ensure that you'll get the best auto insurance rates. Avoid congested areas whenever possible, and make sure that you slow down in reduced speed zones. Be aware of your surroundings and **never speed** and you'll be on your way to a successful reduction in your rates.

Chapter 6

11 Money Saving Car Insurance Tips for Senior Drivers

Following the tips below will ensure that you're getting the **lowest rates** possible on your car insurance policy.

- 1.) Pay Close Attention at Intersections - Car accidents involving seniors usually occur at intersections. Make sure to look ahead if you plan to quickly change lanes after an intersection. Pay attention to protected left turn lanes with their own arrows, and always **keep your tires pointed straight ahead** when stopped. If your tires are pointed to the left, a rear-end accident will push you into oncoming traffic.
- 2.) Follow the Flow of Traffic - Driving too slowly can be dangerous when entering or exiting freeways, and it can also trigger dangerous "**road rage**" in less patient drivers. You don't have to be a "Speed Racer", but keeping to the right and going with the flow of traffic is the safest bet.
- 3.) Most violations include failure to yield right-of-way, improper turning, and incorrect lane changes. So **keep current** on the traffic laws relating to new traffic designs to avoid violations.
- 4.) Sit high enough in your seat so that you can see at least **15 feet** in front of your car. If your car seat doesn't adjust, add a cushion to your seat so you can sit up higher. This will make it

easier to see people walking, bicyclists, and reduce problems from oncoming headlight glare while driving at night.

5.) Don't wear sunglasses at night. For many older drivers, night vision is impaired, so safety dictates **not** driving at night with tinted glasses.

6.) Make sure you know how to operate your new car. Things like anti-lock brakes operate differently in slippery situations. If you've never driven a car with anti-lock brakes, then get some training or take a **safety driving course**.

7.) Senior drivers can refresh their skills and knowledge and get a **discount** on auto insurance in many states. There are driving courses specifically for seniors such as the eight-hour "55 Alive" course offered by AARP. Most states mandate auto insurance policy discounts for such courses, and most insurance providers will offer discounts voluntarily.

8.) Look for vehicles with rear-view mirrors that **automatically** dim to filter out headlight glare.

9.) Air bag technology has become more advanced with sensors that deploy air bags based on the weight of the occupant. Most new cars have side air bags in the seats or door frames that offer better protection. If you have these features on your car, you'll **qualify for discounts**.

10.) Seat belts that comfortably fit over your shoulder and low on your lap will be generally **safer**. Also an automatic transmission, power brakes, and power steering require less physical effort.

11. Most importantly, check to see which companies offer specific 'Senior Discounts' while looking for the best car insurance rates. You'll qualify for the best rates if you're healthy and drive a **modern vehicle** because they're safer.

[Chapter 7](#)

[Advice for Filing an Auto Insurance Claim](#)

We know we need insurance, we just hope we never have to use it. Purchasing car insurance may seem like the difficult part of the process; however, if you actually need to use your auto insurance, you're going to have to file an auto insurance claim. This can be **very tricky** if you aren't prepared.



Below you'll find some **advice** for filing an auto insurance claim. Although it's best to read this advice before you actually need to file a claim, you should still take a few notes now.

Ask About Your Coverage

You need to know how much auto insurance you have **before** you're involved in an accident. At the very least, find out how much liability coverage you have. Liability coverage is the amount of money you have available to pay for the damages caused by an accident in which you are at fault. The liability insurance will cover vehicle repairs and hospital expenses for the other party involved.

You also need to know the amount of your deductible for your collision and comprehensive insurance coverage. This is the amount you have to pay **before** your auto insurance steps in.

Call Your Insurance Provider

Contact your insurance company, and provide them with your name, address, and everything else pertinent to the accident. If there are any witnesses to the accident, then you need to get their names and addresses as well. Your insurance company will advise you on what you'll need to do next, and then they'll take over from there.

Keep Accurate Records

Keep records of all important paperwork including repair receipts and hospital bills. Your insurance company will most likely ask you for this documentation at a future date.

Keep this information in mind so you'll be prepared if you ever need to file an insurance claim. Being prepared before an accident will make the process much easier if the situation arises.

Chapter 8

What Should I Do If I'm In A Car Accident?

It's a nice summer day and you're driving through the city taking in the scenery. The wind blows through your hair and the summer breeze feels good beading down your face. You see there is a red BMW convertible traveling directly ahead of you.

You're trying to read the custom license plate on the BMW, but you have difficulty seeing it, so you speed up to get a closer look. As you press down on the gas of your vehicle it accelerates from 50 to 65 in a flash, and before you know it you **smashed** right into the back of that BMW. At this point your heart races and you feel scared and frustrated at what just happened.

You say to yourself, "What am I going to do? How did I manage to cause this accident?" I could kick myself for what just happened."

You now think about the consequences and try to think what you should do next. You decide it's best to exit your car to see how the driver of the BMW is doing. The BMW driver whose name was Chris, appeared to look physically fine, however he was upset that I had hit his brand new BMW with license plates which you discovered read "**FINALLY**."

If you're in an auto accident, the first thing you need to do is try to obtain as much information from the other party involved in the accident. You'll need information such as:

- Drivers license information
- Telephone number
- License plate number
- Vehicle type (year, make, model & color)
- Insurance information (policy number)
- Insurance company name

If the other party doesn't have insurance, be sure to get his license plate number and all other information mentioned above. In addition, if there is a witness at the scene of the accident, get their name, address and telephone number if at all possible. This will be **crucial** in determining who is responsible for causing the accident in reference to liability.

If the police are called to the scene, a report may be taken. If this is the case, the police officer taking the report may separate the parties involved and the identification information previously listed may be difficult to obtain.

If this is the case, then make sure you get the **police report number** so that you can give this information to your insurance provider. Your insurance company can obtain a copy of the report, and the identification and accident information will be listed for all parties involved.

Contact your insurance company to report the accident **immediately** regardless if you plan on going through the other person's insurance company for the repair of your vehicle. Most insurance companies will require all their policy holders to report any accidents that they're

involved in. If you fail to report the accident to your insurance provider, this may have a negative impact on you obtaining a new policy in the future.

Chapter 9

What's The Difference Between Collision And Comprehensive Insurance?

Liability insurance, which covers the cost of repairs if you caused the accident, is generally the state's minimum car insurance requirement. However, if your car is financed, you'll be required to purchase **additional insurance coverage** until you pay off the car and own it free and clear.

There are many different types of insurance policies, but collision insurance and comprehensive insurance are the most popular. Do you know the difference between collision insurance and comprehensive insurance?



Collision insurance and comprehensive insurance are very different. **Collision insurance** will cover the cost to repair damages to your vehicle that result in an accident caused by you. If repairs cost more than the blue book value of your car, the insurance company will usually consider your vehicle a total loss and you'll be compensated for the cash value of the car. Collision car insurance is the most expensive because the insurance company is paying for damages caused by their own policy holder.

On the other hand, **comprehensive car insurance** is insurance that will cover the cost to repair damages to your vehicle that result in an accident for which you are not at fault. These damages may be caused by incidents involving fire, deer's, theft, vandalism, and other natural disasters. Comprehensive automotive insurance will compensate you for the total cost of your vehicle before the accident.

Although many people decide to only purchase liability insurance since it's usually the minimum required, you should consider adding collision and comprehensive insurance. You **never know** when you, an animal, or a falling tree will be responsible for damages to your vehicle.

Chapter 10

What Makes Classic Car Insurance Special

Anyone who owns a classic car knows that a standard car insurance policy won't adequately cover their specific needs. A classic car owner is more likely to make a claim for repainting after a tiny scratch, for example; whereas a typical driver is more likely to get into a pile-up on the highway compared to a classic car owner.



The habits of the driver of a classic 1950's Ford are obviously a lot different from those of a driver who gets around in a used 1998 Honda Accord. Based on this common knowledge, it makes sense that insurance companies offer policies **specifically** for drivers who own classic automobiles.

One of the most useful facets of many classic car insurance policies has to do with the idea of **flexible usage**. This allows owners of classic vehicles to attain full coverage at a variable rate depending on how often they drive their car.

Most drivers with classic cars drive their vehicles less than 1000 miles each year, but some collectors drive up to 5,000 miles a year. Some drivers are **extremely careful** about distance because of its potential wear and tear on the vehicle. Other drivers are more concerned about what kind of situation they're driving in and they're not worried about distance.

Most vintage car owners only take their precious cars out for **exclusive events** like car shows, but there are some drivers who love taking the occasional drive through the city showing off

their masterpiece. With an insurance policy that supports flexible usage, a driver can pay only for the coverage that he or she needs to cover their classic car.

This means that a driver who enjoys driving through the city on a weekend afternoon will be able to do so **without risking** the investment that the car represents. For the other drivers that only drive to local car shows twice a year, they won't have to pay extra money for open road privileges that they'll never use.

There are many conveniences that a vintage car owner can enjoy by having classic car insurance instead of a basic policy. For one thing, having an agent who is knowledgeable and sensitive to the needs of classic car owners can **save you** a lot of headaches and phone time.

Classic car owners are understandably very selective about where they get their cars serviced and/or repaired, and often will be unwilling to let anyone but their trusted mechanic work on their car. The reasons for this fact will be obvious to an **experienced agent** who understands the needs of people who own classic cars. If you own a classic car, it's a good idea to contact an insurance broker to help you find a reputable insurance company that will cater to your sensitive needs.

Chapter 11

Where to Get Online Car Insurance

There's a large selection of online insurers that only deal with car insurance. Online is where you can get the **best deal** when it comes to monthly insurance premiums.

By searching online, or by using a specialist **online broker**, you can quickly and easily compare insurance rates from many companies. While looking for insurance online, make sure that you take into account what's included in the policy.

Many online companies offer incentives to join with them, and this is where you can take advantage and receive **massive savings** on your premium. Never just jump for the cheapest policy before reading the small print. While a policy might seem cheap, if you take into account that you might have to add on to the policy, this of course will boost up the cost of your premium.



To start your search online, use one of the popular search engines for car insurance. There are a lot out there and most of them will allow you to compare rates for multiple companies by simply typing in a few details.

Of course the first thing you'll have to decide is the type of insurance that you'll need. The most popular types of insurance will include third party or fully comprehensive. The type of insurance you'll need will depend on many factors such as the type of car you are driving, the age of the car, and the amount of coverage that you require. For example, if you purchase a new car and it's financed, you're going to **need full coverage**.

There are many add-ons that you can include in your car insurance. Some of these add-ons include medical coverage, breakdown coverage, and damage liability. While some companies will encourage you to purchase these add-ons, some others won't even mention it so you need to **do your research** or use a car insurance broker.

Once you've decided on the type of coverage you want and any extras you might choose, most websites will let you fill in the application online. Filling out an application online is the 2nd fastest way to get an insurance quote. You'll have to answer a few questions about yourself and your car so the insurer has something to base their quote on.

It's **very important** that you give honest answers if you want an honest realistic quote. If you have points on your license then it's essential that you tell them this.

Besides providing insurance quotes, the majority of sites will give plenty of great advice when it comes to policies and coverage types; so you should always read this. However, be aware that many companies hide exclusions and have other limitations within the small print so check this out too. If you're not sure about something, call the company direct or **call a local car insurance broker**.

Chapter 12

Why This Lawyer Says You Should Buy Car Insurance from An Independent Broker

I don't sell auto insurance, but as an attorney practicing in the field of personal injury, I frequently see people suffer because they have the **wrong insurance coverage**. Often, this happens because they purchased directly from an insurance company instead of an independent broker.

Many of my clients who have been seriously hurt in a auto accident were struck by someone who didn't have insurance or only the minimum liability insurance coverage, which is \$25,000 in New York and much less in many other states. Unfortunately, many of my clients were sold insurance policies with liability limits of \$100,000 or \$300,000, but were not sold matching uninsured and underinsured coverage.

Just this week, yet another new client had this problem. My client was a pedestrian crossing the street when she was struck by a car which fled the scene. The driver was caught shortly after leaving the accident, but the owner of the car only had the New York State minimum liability insurance of \$25,000 and my client has serious injuries consisting of many broken bones including a fractured arm, leg and skull.

My client owns a car with liability insurance limits of \$300,000, but she purchased the insurance from GEICO whose salesperson didn't sell her about underinsured coverage. GEICO does not use independent insurance brokers, but sells insurance directly to consumers through in-house sales agents.

For a small fee, my client could have purchased underinsured coverage of \$300,000 which would have allowed her to **recover \$300,000 for her injuries instead of \$25,000**. Ironically, she did not need the \$300,000 liability coverage to protect her assets. However, since you cannot buy underinsured coverage higher than your liability coverage, I would have advised her to purchase \$300,000 liability coverage for the sole purpose of being able to purchase \$300,000 underinsured coverage.

I have had many clients in this situation that lost their jobs because of serious injuries and incurred substantial debt. If they had matching underinsured coverage, the additional money available to pay their claim would've been a **big help** to pay their bills and get their life back together.

Underinsured motorist coverage will pay you money from your own automobile insurance policy if you have been hurt in a car accident by someone who was negligent for causing your injury and who had less liability insurance coverage than you did. Uninsured motorist coverage will pay you when the other car did not have any insurance coverage or the identity of the other car is unknown.

Underinsured and **uninsured coverage is inexpensive** and usually available in limits that match your liability insurance coverage. It's not available in amounts greater than your liability insurance coverage.

Underinsured and uninsured coverage is **so important** that a couple of states now require coverage limits matching your liability insurance limits, unless you decline the coverage in writing. Several years ago, I suggested to several New York State senators that they enact a similar law in New York.

I have also seen many clients who were not sold the maximum medical payments insurance, which costs me only \$2.01 per month on my car insurance policy. This is particularly important for people who do not have a good health insurance policy. It is also beneficial for passengers who do not have health insurance.

Why should you buy car insurance through an independent insurance broker? The courts have defined the reason. There have been several "malpractice" lawsuits against insurance companies for failure to offer underinsured and uninsured motorists coverage limits matching the liability limits. However, when the insurance company sells directly to consumers, these cases have gone in favor of the insurance companies.

The courts found that when a consumer buys insurance directly from an insurance company, rather than an insurance broker, the consumer is only buying insurance and is **not** paying for advice.

When you buy auto insurance from an independent insurance broker who represents several different insurance companies, you get the advantage of an insurance professional who can **evaluate your needs** and advise you accordingly. Additionally, only an independent insurance broker can provide you with a choice of insurance companies and premiums, so you get the best coverage at the lowest price.

Whether you buy your car insurance directly from an insurance company or through an independent insurance broker, **always** make sure that you purchase matching uninsured and underinsured motorist coverage and the maximum medical payment benefits.

Chapter 13

Should You Use Car Insurance Brokers?

You should use insurance brokers because they're able to search the market and help you secure the **best rate**. You'll also have "peace of mind" knowing that the insurance you'll acquire is the correct type of insurance to cover all your possible needs.

An auto insurance broker will know what type of coverage is right for you based on your needs. After you have answered a few simple questions, such as age, car type, security features installed on car, and average mileage driven per year, they'll be able to search around for you to find the **best deal**.



It's important to note that in order to get the **best deal possible**, you'll need to install security features on your car. The more security features you add, the less expensive your car insurance will be. The reason why is because your car is less likely be stolen while parked on the street.

You'll also receive a discount if you park your car securely in a garage instead of the street. Every year your insurance broker can search for the best car insurance for you which will save you a lot of time and effort.

While the car insurance policy you took out last year was the best deal at the time, it might not be the **best deal this year**. You should never renew your car insurance without speaking to a car insurance broker first. If you do then you'll end up paying more money for your car insurance than you have to.

Nobody likes to be taken for a fool, and nobody likes to spend more money than they have too. Use a car insurance broker every year to **ensure** that you're not throwing away your hard earned money.

Chapter 14

What Do You Need To Know About A Car Insurance Adjuster?

If you need a car insurance adjuster, then there are a few things that you should know before you meet with him/her. The first rule of thumb is **don't be fooled** by an overly-friendly car insurance adjuster. His only job is to save money for the company he works with, not especially for you.

Never sign any document the adjuster gives you without reading every detail. Also, never underestimate the good will of the car insurance adjuster. If the adjuster wants to discuss

anything over the phone, request that you would rather meet with them in person until your insurance claim is settled.

Always be courteous to your insurance adjuster but stay firm and stick to your story. No matter what happened during the car accident, it's not the car insurance adjuster's fault if the person that hit you was an idiot. Don't underestimate the importance of an adjuster's impressions of you because he's going to enter that information into his file. The way you act towards the adjuster could have an influence on your insurance claim later.

If you live in the woods and you hit a deer, you insurance adjusters will be called for this too. Their job is to estimate the amount of damage to the car caused by **any** accident. Again let the adjuster do his/her job and be as friendly as possible.

If you hit a deer it can cause the same amount of damage as hitting a car, or sometimes worse. Let the car insurance adjuster assess the damage and make up their mind regarding the extent of damage. Again, **don't sign anything** until your insurance claim is settled.

An independent adjuster is also expected to settle insurance claims fast. Even though this person doesn't have a particular allegiance to a specific insurance company, they still want to collect their fee from the company. An insurance adjuster's power to settle a claim is limited, but they'll typically do everything possible to make sure you get **treated fairly**.

The bottom line is don't allow an insurance adjuster to **trick you** into believing that he's your best friend only to be let down later. No matter how friendly the adjuster is, their main job is to save the insurance company as much money as possible.

The only thing you can do is provide them with the information needed to estimate the damages to your car. So **be careful** when dealing with a car insurance adjuster, and keep your guard up at all times.

Chapter 15

Young Female Cheap Car Insurance

If you're a female driver, you already have a head start for getting **affordable auto insurance**. Car insurance companies take into consideration statistics claiming that, for the most part, female drivers are:

- Less likely to commit traffic violations and get traffic tickets than male drivers.
- More likely to drive a safer car than male drivers.
- More likely to choose an economical car that gets good gas mileage and doesn't cost a fortune to repair.

According to statistics, female drivers also **file fewer auto insurance claims** than male drivers. Whether female drivers are involved in fewer accidents or just don't report every fender-bender is up for interpretation.

Either way, most female drivers are less risky to insure than most male drivers. This means that they're more likely to get **cheap car insurance** than are male drivers.



If you're a young female driver, you still have an obstacle to overcome. It's a big obstacle actually, your age. Young drivers, regardless of gender, usually get expensive car insurance quotes compared to older drivers.

Car insurance companies take precaution when offering car insurance policies to young drivers, male and female, because they are **inexperienced**. Inexperience creates a greater risk for car accidents.

Don't let these statistics discourage you. Being a young driver means that you have time to start taking the necessary steps to build a perfect driving record. If you continue to drive safely, avoid car accidents, and obey the rule of the road, you'll avoid points on your driving record and your **premium will go down over time**. Auto insurance agencies look at a driver's driving record when deciding how cheap the car insurance quote will be.

Take a driver education course to improve your skills. Most high schools offer them, but if yours doesn't, you can register for a driving course through a private company in your area.

[Chapter 16](#)

[Tips To Help You Get More Auto Coverage for Less Money](#)

You need to make sure that you're covered and you need to understand that coverage so you know what you're paying for. Property damage liability covers you in the event that your vehicle hits someone's property. It is a **required coverage** in all but 3 states.

Being an auto dealership can have its insurance perks. You have to maintain insurance policies on the vehicles you carry, but you can get an **amazing deal** for this through dealers insurance.

These unique policies will allow you to drive any of the company owned cars, so there's no need for you to have personal auto insurance.



Be mindful of potential insurance costs when looking to buy a "sports" car. Anything that goes fast is viewed negatively by insurance companies. Fast cars can influence drivers to take more risks, which in turn can cost insurance companies more money. Steer clear of **sporty vehicles** unless you don't mind paying a higher premium.

A few years ago, it might have been wise to drop medical payments from your auto insurance policy because your health insurance policy would cover almost all of your accident. Now, with health coverage becoming more restrictive, it's worth doing the math to see if it's worth getting the **extra medical payments** coverage reinstated to your auto insurance plan.

Location is also very important. Car insurance rates vary by state, so consider what the rates are in the area you're planning to move to. Insurance rates are different due to the chances of theft or accident, and suburbs and rural areas are generally **less expensive** than big cities.

If you are a younger driver, many agencies work with a "good student" discount. This means if you have above a certain GPA and bring in your transcripts you can receive a **substantial discount**. Make sure not to overlook this opportunity.

When your kids start getting to the age that they want to drive, consider adding them to your own insurance policy. This is often **cheaper** than having them get their own policy. If you're worried about cost, set up a payment plan with your child so you're sure that you'll get the money back.

One of the things that you can do in order to **lower the monthly payments** on your car insurance is by adding your spouse to the insurance policy. Most auto insurance companies give discounts when they know that their customer is married as opposed to being unmarried. They see marriage as a sign associated to stability.

Auto insurance scams and tricks are incredibly common. If you know how to avoid them, finding the insurer that's right for you is **simple and easy**.

Chapter 17

Steps for Making Sure Your Auto Insurance Coverage Is Adequate

This chapter contains **plenty of tips** that'll make you more knowledgeable about auto insurance. Whether you need a new policy or just looking for information, these tips will point you in the right direction.

To save money on your insurance, keep in mind that making a claim will cost you before reporting it. For example, asking your auto insurance company to make a \$600 repair when you have a \$500 deductible is only going to net you \$100. Saving \$100 now isn't worth increasing your monthly premium for the next **three years**.



If you want to find the least expensive auto insurance policy available, you'll need to compare policies from various companies. Comparing quotes and policies is how you'll find which companies are offering great deals and which companies are **overcharging** for inferior service. Line up three solid insurance policies and compare them side by side.

The best way for you to save money on your car insurance is to find an **all-in-one insurance** carrier. If you can find an insurance company to provide your auto, homeowners, and health insurance, you'll be able to purchase one large package and save as much as 40% off of purchasing separate insurance packages.

It doesn't matter if you're searching online or in person for car insurance, shop around! Insurance premiums **vary dramatically** because insurance companies take different viewpoints of your statistics. Some insurers are more interested in your driving history, while others may focus solely on your credit score. Look for a company that offers you the best coverage for the lowest guaranteed price.

If you're putting less than 20 percent down on a new car, make sure you get **GAP insurance**. If you get into an accident while you're still in the first year of payments, you may end up owing the bank more money than you'll receive in a claim.

Be a good and responsible driver. Avoid texting, eating, or any other distractions that may cause you to have an accident. If you have an accident that's your fault, it'll cause your insurance rates to increase and you'll pay more for your car insurance **indefinitely**.

If all you're going to get is liability insurance on your vehicle, your best bet is visiting a small local agency rather than the top 3 companies you see ever hour on your TV. Smaller insurance agencies are so excited to get you in the door that they'll offer **astonishing rates** sometimes as low as \$15/month.

Look at your insurance policy closely before reporting a claim. There are probably several stipulations that can prevent you from filing a claim. For instance, if a tree falls on your vehicle, and your policy outlines that as an "act of god", then by the terms of the contract they **legally don't have to pay for damages**.

The best way to check a prospective auto insurer for reliability is to contact local mechanics and ask them what insurers they do and do not recommend. Car repair shops have a realistic perspective on insurers because they see **a lot** of claims and know which companies often cause problems.

You should take a realistic look at your driving record when trying to figure out how much coverage you'll need. If you are known to get into a lot of fender benders or if you drive 7 days per week, it's a **good idea** to get as much coverage that you can afford.

After you do all the research and you decide on a particular insurance company; go over with the agent the type of coverage you want. When you get the policy, read over it and make sure that it's **exactly** what you asked for. It's very easy to make a mistake, so it's always a good idea to double check.

Crucial information about auto insurance isn't taught in schools or in driver's training classes. It's **up to you** to find this information on your own or you'll end up paying a lot more than you should.

[Chapter 18](#)

[Discover How To Get A Good Auto Insurance Quote](#)

If you have a car, then you're definitely going to need insurance for it! The "car insurance world" can be very difficult to understand, and that's why most people avoid thinking about it. You have to **be smart about car insurance** to make sure your money is well spent. In this chapter, we'll give you a few tips that'll help you get better results when dealing with auto insurance companies.



When choosing car insurance for a young driver, be sure to check with multiple insurance companies to not only compare rates, but also any **perks** that they might have for young drivers. It's also a good idea to shop around once a year to see if any new discounts are available that weren't available the previous year. If you do find a better deal with another company, let your current provider know because a lot of times they'll **match the rate**.

When trying to save money on your car insurance, make sure that you have an anti-theft alarm or some other type of immobilizer installed on your car. Car theft is a major cost factor in your insurance premium, and an anti-theft device will **reduce the risk** of your car being stolen. The lower your risk, the lower your premium you'll receive.

Before you purchase any auto insurance policy, the very first thing you should do is estimate your **yearly mileage**. Some people do not drive their vehicles that often, and you'll qualify for special discounts if you only use your car for work or weekly trips to the grocery store. The less you drive, the less likely you'll be involved in a car accident.

Ask about all the **available discounts** that your insurance provider offers. There are probably a few discounts available that you didn't know about when you signed up for your first insurance policy. For example, you can take a "safe driver's course" that'll increase your driving skills and lower your insurance premium.

When you're in the market to purchase a new car, make sure to compare insurance rates and premiums for each car. Car insurance premiums are different depending on the price of the car, likelihood of theft, costs of repairs, and safety ratings. You'll find that one car you're interested in purchasing will have a **lower rate** compared to the other cars on your list.

It's vital that when making an automobile accident claim, that you have all the information available for the insurance company. Without it, your claim may not go through. Some things

you need to have ready for them include the make and year of the car you got into an accident with, how many people were in each car, what kinds of injuries were sustained, and where and when it happened.

Having your VIN number etched into your window can possibly **reduce your insurance** by up to 15 percent. Sometimes the VIN number is already etched into the car's window by the dealer, but that'll raise the price of the car \$300 - \$900. You can etch the number into the window yourself for less than \$20.

If your yearly premium is equal to 10% of your car's blue book value, then you should **drop your collision coverage**. If your car is totaled, coverage is limited to a car's blue book value. If your car is really old, you could possibly pay a lot of money for insurance that will not pay you much when you file a claim.

When purchasing a **brand new car**, you should know that the car's warranty probably provides services such as towing or pays for a rental car while your car is getting repaired. If your warranty covers these services, you should drop these features on your insurance. After your warranty expires, then you can upgrade your insurance again.



Ask for a list discounts your provider offers, and **thoroughly review it** in search of discounts for which you think you qualify for. Discounts show how much you could save, and you'll be surprised at how much you can save by making a few small adjustments.

Your age can play a huge factor in the price you can expect to pay for car insurance. Generally speaking, drivers **over the age of 55** and **under the age of 25** are considerably more prone to vehicle accidents. You should compare coverage options across different companies because some smaller companies place less emphasis on the age of the driver.

To make sure that you're getting an amazing rate on your auto insurance, it's a good idea to check to see that your policy is accurate. Make sure that your insurance company has accurate information about your current vehicle, and that your average annual mileage is correctly included in your policy. As mentioned earlier, the **less you drive the more money you'll save**.

Don't buy a minimum-liability policy unless that's all you can afford. Minimum coverage limits are usually too low to protect your assets if you are found to be responsible for an automobile accident. Standard-liability policies cost only a little more but cover a much larger dollar amount per accident, giving you much better protection against lawsuits.

Conclusion

Thank you for reading our short car insurance guide. Hopefully you were able to learn few tips that'll help you to **save money** and time when dealing with auto insurance companies.

If you have any questions then feel free to **contact us anytime**. Target Up Insurance is an independent agency with over **30 years of insurance industry experience**.

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