

If you're a new driver or have never had auto insurance before, you may have questions about your policy.

Review the enclosed information. If you still have questions, feel free to call your local Allstate agency. They will be happy to help you determine what coverage you might need.

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Your Allstate agent has the experience and commitment it takes to help you protect your car, home and family.

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## Car Insurance FAQ

Your basic guide to auto insurance.



Coverage is subject to the terms, conditions, limitations and exclusions of the policy. Insurance and discounts are subject to availability and qualifications.

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**Q:** How do I know which insurance company is best for me?

**A:** There are several qualities you should look for in an insurance company:

**Financial stability:** This may impact whether or not your insurance carrier will be around and able to pay claims in the future.

**Service:** How quickly will they respond to claims? How many offices do they have? Are they available anytime, day or night?

**Price:** Check to see that your insurance carrier offers a wide range of coverage options and discounts.

**Q:** What do I need to have in order to get an auto policy?

**A:** Requirements may be different depending on where you live. But typically, you'll need your driver's license, vehicle identification number (VIN), your vehicle title (if it's from out of state) and the declarations page from your most recent policy (unless you're buying a new car).

**Q:** Why not just buy the cheapest auto insurance I can find?

**A:** Finding an affordable price is important, but you should also understand what you're getting for your money. Will your insurance raise your rates if you have an accident? Will you receive a bonus for driving safely? It pays to shop around to compare coverage options before buying your auto insurance.

**Q:** What kind of coverage should I consider?

**A:** There is a variety of coverage options to think about. The following are general definitions of coverage that's mandatory in most states.

**Liability:** Pays for damages to others if you're at fault in an accident.

**Uninsured/Underinsured Motorists Coverage:** Pays for covered damages caused by drivers who don't have auto insurance or don't carry enough auto insurance.

**Q:** What else should I think about?

**A:** Many insurance companies offer optional coverage plans to help reduce your expenses in the event of a crash.

**Medical Payments Coverage or Personal Injury Protection:** Covers funeral expenses (in most cases) and medical treatment for bodily injury caused in an accident.

**Collision:** Pays to repair or replace your car when involved in an accident.

**Comprehensive:** Pays to repair or replace your car for incidents other than crashes, such as theft, fire or vandalism.

**Towing & Labor:** Reimburses you for towing charges when your car becomes disabled.

**Rental Reimbursement:** Reimburses you for rental car costs when your car is in the shop due to an accident.

**CD Coverage:** Reimburses you for rental car costs when your car is in the shop due to an accident.

**Tape/CD Coverage:** Pays to replace tapes and CDs if damaged in an accident or stolen.

**Q:** What can I do to help lower my auto insurance rates?

**A:** There are several factors you have control over. Here are a few:

**Drive safely:** If you have a clean driving record (i.e., no accidents or moving violations), you will most likely pay less than drivers with incidents on their records.

**Increase your deductible:** By carrying a higher deductible (the amount you pay before your insurance pays for losses), you can lower your overall premium.

**Make & model:** Some cars cost more to insure because they are difficult or expensive to repair. To learn more, go to [allstate.com](http://allstate.com) and search for "make and model."

**Discounts:** Ask about discounts offered. For example, in most states, you can save for being a good student or having a car with passive restraint systems.

**Q:** What if I drive someone else's car?

**A:** In most states, drivers are covered by the vehicle owner's policy when they receive permission to drive the car. Your car insurance policy would only take effect once the vehicle owner's coverage is exhausted.

**Q:** What if someone else driving my car has an accident?

**A:** The driver of your car is typically covered under your policy as long as your insurance is up to date and the person who was driving has your permission.