






THE BEGINNER'S GUIDE
to Buying Car Insurance



6 THINGS YOU NEED TO KNOW
BEFORE CHOOSING AN INSURANCE
POLICY FOR YOUR VEHICLE

CONTENTS

-  Why You Need Car Insurance
-  Tips for Finding the Best Policy
-  Common Types of Coverage
-  Finding Hidden Perks
-  Adding Optional Coverage
-  Discovering Discounts

WHY YOU NEED CAR INSURANCE

Life is full of surprises. When it comes to your car and yourself, it's important to be covered. Accidents and theft—big or small—can have a huge impact on many areas of our lives. Insurance protects us in more ways than one.



In addition to unexpected accidents, insurance protects us from legal repercussions. Most banks require full-coverage car insurance to accompany vehicle loans. Avoid that unnecessary ticket, and always drive with the peace of mind that you'll be protected by signing up for a policy.

TIPS FOR FINDING THE BEST POLICY

Several factors can affect the amount we pay for car insurance. Finding the best policy for your individual needs is important, but it can be a taxing chore. Use these tips to find the best policy for you.

A Few Tips

- ✓ The **type of car** you drive will affect your premium cost. Risky vehicles, like sports cars, will cost more to cover.
- ✓ There are some big names in the car insurance industry, but don't forget about local and regional providers. Not only are these providers also your neighbors who understand your needs best, but they often have **higher customer satisfaction ratings**.
- ✓ Make sure the coverage you choose is right for you. Talk to your insurance agent about your driving history to determine the amount of coverage that best fits your needs.



COMMON TYPES OF COVERAGE

Liability

When a driver causes an accident with someone else, this type of car insurance covers bodily injury, physical damage, and medical expenses for the other persons involved in the crash.

Collision

This type of insurance pays for the damages to your own car that is a result of a collision with another car or object.



Other Than Collision

Formerly referred to as "Comprehensive," this type of car insurance covers most damages to your covered car that are not caused by collision, overturn, or mechanical issues. Examples include windstorm, hail, and collision with an animal.

FINDING HIDDEN PERKS

Roadside Assistance

Several auto policies include roadside assistance coverage, which can provide aid for anything from a flat tire to an empty tank of gas.



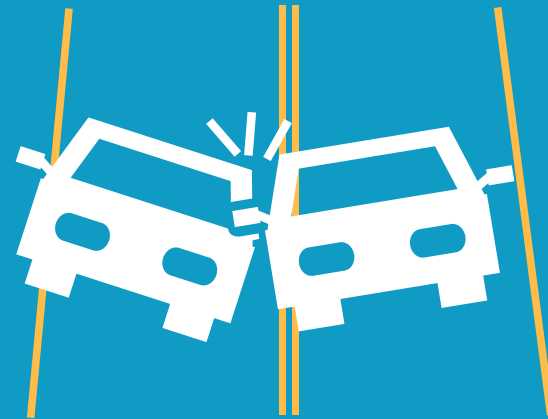
Accident Forgiveness

If you're a good driver, good insurance companies reward that. The best insurance companies forgive small at-fault accidents when it comes to determining the cost of your premium.



Couple & Save

Some insurance companies offer extra discounts simply for coupling policies. This helps both them and you! Check out BMI's coupling discount, [here](#).



ADDING OPTIONAL COVERAGE

Everyone is different, and those unique traits can create unique coverage needs. The following optional coverages may be added to your auto policy.

Customized Equipment

Cover the custom furnishing or equipment added to your vehicle.

Trailer Coverage

Insure your camping, horse, or 5th wheel non-motorized trailers.

Excess Electronic Equipment

Cover the permanently installed equipment added to your vehicle that transmits audio, visual, or data signals.

Increased Rental Car Limits

Get more coverage for your rental car than what your full coverage policy already provides.

DISCOVERING DISCOUNTS

Before choosing an auto policy, be sure to look into the types of discounts you could qualify for. Below are some of the discounts offered by BMI.

MULTI-CAR

DRIVER
TRAINING

ANTI-LOCK
BRAKES

ANTI-THEFT

PASSIVE
RESTRAINT

GOOD
STUDENT

