

[Car Insurance Quandaries](#)

Selecting the correct car insurance can seem like a daunting task. If you take your time and do some research you can be nearly assured of making the right decision regarding how much auto coverage, medical coverage and the amount of a deductible that you can afford.

The best place to start your search for the perfect auto insurance is through a local agent. Friends and family can be helpful here and you should listen carefully to their stories about why they are with a certain company. You should also ask them why they left a certain company, if they have ever changed companies. Once you are meeting with a local agent, he or she should be able to explain the differences between various policies and provide you with a written quote. This written quote will be the basis for your comparison shopping.

With written quote in hand, continue your search online. Go to a favorite search engine and find a car insurance company that offers to give you multiple quotes from different companies. Most of the larger companies for which you are given quotes should have an agent in your area but if you live in a small town, the agent may be located in a nearby town.

Some key points to remember when you are comparison shopping is that not all quotes are created equal. Different companies will quote your car as being worth a different value, will quote different medical coverage amount and may even quote different deductible amounts. The purpose of car insurance is to protect you and your family in the event of an accident and to assist you in the event of a lawsuit.

If you are at fault in a car accident, you will find that may not have the insurance coverage that you need. If you do not have enough to pay for the injuries of another person or their property, they can bring a lawsuit against you. In our rush to get through our daily lives, we do not realize that one accident could lead to financial ruin. The right insurance coverage will prevent this calamity.

If you decide to purchase a new car and your car is stolen (which happens every few minutes in the United States), you could end up with a car payment for a vehicle you no longer possess. The correct amount of car insurance will protect you from having to make payments on a car that has been stolen. However, if you make modifications to your car, the insurance company will still only pay what the car would have been worth without your modifications.

If you decide to have a \$500 deductible, make sure that you can afford to pay \$500 in the event that something happens to your car. If a rock hits your windshield and you have to get it replaced, you may pay the entire amount if it is anything less than your \$500 deductible. You may hit an animal that runs in to the road: you will have to pay the first \$500 for any repairs your car needs. It is very important to select the best deductible that you can afford unless you keep significant funds on hand to cover any potential vehicle repairs.

Car insurance is critical and the correct car insurance is worth every penny. There are various ways to do the research so that the information needed to make the best decision is available to everyone. Remember that customer service at the time of policy inception will like be the same customer service in the event of an accident. Take your time, do the research and protect yourself and your family in the event of an accident.

About the Author

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