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5 MISTAKES TO AVOID WHEN BUYING CAR INSURANCE

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Hi there, savvy shopper!

I'm really happy that you decided to snag this free report! We've pulled this together in the hopes that we can guide you in making smart, informed decisions about your car insurance the next time you shop it.

Dealing with insurance ranks right up there with paying taxes or getting a root canal, am I right? I get it completely.

We like to make it as easy and simple as possible. And we hope that these tips help you!

Follow us on Insta @AAdvantageIns1830 or on Facebook @AAdvantageIns for all things insurance. We promise to keep it interesting! (We fully realize that insurance is....well....boring)

Mary
STOVER

Licensed Agent, AAdvantage Insurance





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5 MISTAKES

And How To Avoid Them

1. Only worrying about price.

We get it. Money is a concern for nearly everyone right now. But there's more to an insurance policy than just price. Put it this way - when you bought the car that you are insuring, did you say "I don't care about the safety features or the crash test rating. Just give me the cheapest you've got."? I doubt it..... Same goes for your insurance policy. If something happens, you're going to want it to protect you. Above all else - DO NOT GET STATE MINIMUM.

2. Getting your policy direct from an insurance carrier.

I don't think people even realize that when you go through one carrier, you can only really get one set of rates without affecting your protection. Rates are regulated by the state and insurance companies are bound by them until rate changes are approved. So, what's the solution? Get an Independent Insurance Agent. If you need a recommendation....I know a gal.

Independent agents work for you, their client, so if you are unhappy with the rates you have, talk to your agent and they'll go to work to see if they can help with your current company OR shop it for you! Less time with insurance is time well spent, am I right??



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3. Falling for gimmicks.

"This company will give me a deductible that goes down every 6 months!" or "That company gives me a rental car if something happens!". We have a little news for ya. You pay for those extra features one way or another. Don't fall for it. If you want that coverage, then ask for it. If you don't, then don't. Which brings me to my next point...

4. Shopping for coverage without really knowing what you need or want.

Do you know exactly what liability coverages do for you? How your deductible works and in what circumstances? And what in the heck is tort? It's ok - you don't have to know. That's why it's VERY important to know that the person on the other end of the phone (or email or video chat) knows what your individual concerns are for protecting your family. A good agent will recommend and explain coverages to you so you know what you are spending your hard-earned \$\$ on.

5. Getting a quote from a company because of a funny commercial.

Anyone who knows me personally knows I LOVE a good laugh. It's my favorite thing to do. BUT, should you really buy your insurance from a company JUST because they made you laugh? It won't be so funny if something happens and you aren't well protected.



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There you have it!

5 of the BIGGEST mistakes we've seen from people when buying car insurance. Do you notice a common theme? It's all about the protection. Because, let's face it, that's what really matters. Your peace of mind matters. Knowing your family is protected if the worst happens...that matters above all else.

If you are feeling a little unsure about your coverage, send me an email at mary@aadvantageinsurance.com. We are more than happy to talk to you about what you have right now and make suggestions. And hey, we might just save you a little extra \$\$ if we quote your policy for you. Who doesn't love that?

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