

AUTO INSURANCE COVERAGE SUGGESTIONS

Making sure that you have the right coverages for your automobile could prevent frustration at the time of a loss. Here are a number of additional coverages we recommend that you consider.

Original Equipment Manufactured Parts/Special Physical Damage Coverage: This coverage guarantees that damaged parts on your vehicle are replaced with parts produced by your vehicle's manufacturer. In almost all insurance policies coverage is provided for aftermarket parts to be used on your vehicles if those parts are available. Therefore, if you want only want Ford manufactured parts used on your Mustang you'll need to have this coverage.

Some people have contended that there are safety issues with non-OEM parts, but the Insurance Institute for Highway Safety (IIHS) contends that making cosmetic repairs with non-OEM replacement parts does not degrade the safety of a vehicle in a crash. The premium for this coverage varies by vehicle and can be quoted by calling your insurance carrier or agency.

Full Glass: This provides complete coverage for the repair or replacement of all damaged safety glass without you having to pay a deductible. This coverage is not available on a liability only vehicle therefore comprehensive coverage must be purchased. Some companies have begun offering this coverage. This premium also varies by vehicle and can be quoted by the insurance carrier (if offered) or your agency.

DID YOU KNOW: If a crack or rock chip can be repaired this is usually done without any cost to the insured? Your insurance company may shoulder the entire cost! The technology to do windshield repairs has become very, very advanced to the point where they can even repair cracks that are as long as a dollar bill!

Towing/Roadside Assistance: This coverage provides for any type of roadside service that is needed where a tow truck or roadside service needs to be applied. So if you need a flat tire changed, locked the keys in the car, or need a jump start this coverage would apply. It would also apply if you needed someone to come out to your residence for this service. Depending on the carrier, there could possibly be a per occurrence dollar limit in place.

For example, if you need someone to come out to change your flat tire in your driveway at home you may have a limit of \$50 per occurrence and if the service call only cost \$48 then you don't have to pay anything. You can get more coverage per occurrence than this if you wish.

This coverage can be as low as \$7.20 per vehicle every 6 months, so you could use this coverage one time and it would more than pay for itself. If you don't have an agreement or something setup with a dealership when you first purchased the vehicle or a membership with AAA this coverage is well worth it!

Loan/Lease Gap: This coverage is available for those who are the first owner of the vehicle where a gap may exist from the actual cash value of the vehicle and the amount owed for a loan or lease.

For instance, you buy a new vehicle for \$40,000 and finance the entire amount. The value of the vehicle will depreciate in the first year at a rate that is faster than the loan/lease will be paid down. So, let's say you've had the vehicle for six months, you lose control of the car on a patch of black ice and the vehicle is totaled. The actual cash value of this vehicle may only be \$35,000 but you still owe the loan/lease company \$38,000 so there is a \$3,000 gap that you'd be responsible to pay the loan/lease company. The premium for this coverage varies by vehicle; please call your insurance carrier or agency.

Additional Custom Parts & Electronic Equipment Coverage: This coverage is for any such things as custom paint work or after market electronic equipment installed in the vehicle. You do have some coverage for these items when you have comprehensive coverage but there are policy limits in place and the deductible does apply. Again, there are policy limitations for this coverage, and the premium varies by the amount of coverage needed.

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