



INSURANCE is already confusing enough...Have you ever heard any of these?

Myth 1 --Theft...

My car insurance covers any item stolen out of my car!

WRONG

Renters or home insurance covers items while they are temporarily placed in your car. Co comprehensive coverage will repair any vandalism done to the care in addition to deer damage (less your deductible), but it will not replace personal items stolen out of the back seat or trunk.



Myth 2 -- I never need to buy the Rental Car Insurance.

Depends

Always check with your agent first. Some insurance policies will cover you fully when you rent a car and others will leave you paying some hefty bills from the rental company if you are in an accident. Also, your policy could be subject to an at-fault accident surcharge if you have to report damage to your carrier and in return your carrier fixes the rental car vehicle..

Myth 3 -- My New Car is Automatically covered

Depends

There are a lot of triggers in an insurance policy that need to take place in order for your new car to be covered..always call your agent before purchasing in order to confirm what you need to do before driving off the dealers lot. In addition your agent can give you a price on how the new car will affect your insurance rate.



Myth 4 - House insurance covers flood damage

Wrong

Even if you don't live by a river, lake, or pond you may need flood insurance. A standard homeowners insurance policy excludes any type of surface water which enters the home. Claim story #1: A hydrant burst down the road from an insured and flooded the street and then ran in to the basement of the insured's home. The water was surface water therefore excluded from coverage and the homeowner paid dearly out of pocket to repair the damage.

Myth 5 -- Insurance follows the driver

Wrong

In most states, the auto insurance policy covering the vehicle is considered the primary insurance, which means that the owner's insurance company must pay for damages caused by an accident as long as the driver took the car with permission. **Remember "Lend your car, and you lend your insurance"**



Myth 6 -- Every Insurance policy is the same

Wrong

Comparing car insurance rates is often narrowed down to a pure numbers..who has the lowest quote! There is much more behind those numbers and your asset protection. Only when you look at the fine print can you truly compare policy to policy. Your agent can help review the fine print in each policy to see which company fits you best at the best rate.

Myth 7 -- Red cars cost more to insure

WRONG



This is still the most outlandish idea, but there are still those that believe this....Tip-- Insurance companies don't keep track of the color of your car.

Myth 8 -- Cheaper to buy insurance direct

Wrong

Do your research. shop online, get some quotes, a ton of emails, spend hours trying to understand and reading the fine print, and then call some 800 numbers for some phone prices. Afterward be exhausted from shopping all those different companies on your own. Breakdown and Call your neighborhood agent because they can help you by shopping various insurance carriers and find one that fits you best. An agent can get to know you and be sure you get all the discounts which you are eligible for. There will always be a person to sell and service your insurance policy so why not have them CLOSE by rather than in California or INDIA?

Contact: **CLOSE INSURANCE AGENCY**
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