

YOU NEED TO BUY CAR INSURANCE. NOW WHAT?



Before you buy insurance, your local independent agent will ask some pretty basic questions to get the right coverage for your need at the right price. Then, you'll have some options when picking coverages.

Our Coverages

Liability Coverage in case you injure someone or damage someone's property in an accident. When you buy liability, you choose a limit—this represents the maximum amount we'll pay for a liability claim.

Collision* Coverage to repair damage to your car when you hit, or are hit by, another vehicle or object, regardless of who's at fault.

Comprehensive* Coverage to repair damage to your car that's caused by something other than a collision, such as fire, theft, vandalism, hail, flooding or hitting an animal.

For collision and comprehensive, you choose a deductible—typically \$250 or \$500.