

# Citrus



Insurance Group



## AUTO COVERAGE EXPLAINED

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**Get so much more** than exceptional auto insurance coverage at great rates. Get the peace of mind that comes from knowing an accident or repair won't disrupt your busy life. You can rest assured that your car insurance coverage will be there for you when you need it most.

We'll work with you to determine the appropriate car insurance coverage for your needs. Contact us today at (888) 298-2566.

Auto coverage can be broken down into 3 primary coverage's:

### **Bodily Injury**

Bodily injury protection protects you against financial loss when you are held legally responsible for an automobile accident causing injury or death to someone else. Split limits describe: the maximum payment per person and the maximum payment for all persons injured in an accident. With bodily injury limits of \$100,000/300,000, your liability insurance would pay up to \$100,000 for each person injured in the accident up to a total of \$300,000 if more than one person is injured in the accident.

### **Property Damage**

Property damage liability covers you against financial loss if you are found liable for damage to other people's property (e.g. light poles, fences, another vehicle, etc.) caused by your vehicle.

### **Coverage for You and Your Family:**

#### *Uninsured/Underinsured Motorist Bodily Injury*

This auto insurance coverage pays for bodily injury or death expenses for you and any passengers in your vehicle up to your policy limits; if a driver who doesn't have insurance or doesn't have enough insurance to cover losses strikes you. It also covers if a "hit-and-run" driver that you cannot identify strikes you.

#### *Medical Payments*

This auto insurance coverage pays reasonable and necessary medical expenses, up to the selected limits, directly resulting from an auto accident.

### *PIP (Personal Injury Protection) (No-Fault)*

This auto insurance coverage pays benefits for the cost of personal injuries resulting from an automobile accident. Coverage applies without regard to who was at fault in the accident.

## **Coverage to Your Vehicle:**

### *Collision*

Collision coverage pays for damage to your covered vehicle (up to its actual cash value), less the deductible amount, for losses caused by a collision.

### *Comprehensive*

Comprehensive coverage, which is other than collision coverage, pays for damage to your covered vehicle (up to actual cash value), less the deductible amount, as a result of damage caused by events such as fire, theft, glass breakage, riot, windstorm and hail.

## **Other Options:**

### *Towing & Labor*

This car insurance coverage pays up to the selected limit for towing of your covered vehicle when it is inoperable, whether or not there is an accident involved.

### *Rental Reimbursement*

If your car becomes inoperable due to a covered loss and you need to rent a substitute, this auto insurance coverage pays the cost of the rental car up to your policy limits.

### *Loan Lease Gap Coverage*

If you have a loan or lease on your vehicle you may want to consider broadening your Comprehensive and Collision coverage's the Loan/Lease Gap protection. This is an optional coverage available for vehicles that are leased or financed and usually restricted to only newer vehicles (1 or 2 years old). In the event of a total loss to a vehicle, it provides coverage for the difference between the actual cash value of the vehicle at the time of the loss and the unpaid principal due on the loan or lease.

## **Maximize Your Discounts:**

### *Defensive Driver Credit*

If you've completed an approved driver course, you're eligible for an auto insurance discount.

### *Home Ownership*

Most Florida car insurance companies are leaving the Florida homeowner market, which removes bundling discounts mentioned on national ads. Fortunately, most companies have adjusted this discount so that it applies when you own a home. It does not matter who insures it.

### *Driver Training Credit*

Receive a credit on your premium for drivers under 21 years old who successfully complete an approved training course.

### *Good Student Driver Credit*

Get a credit for full-time students under the age of 25 who owns or operates a vehicle and qualifies as a good student.

### *Air Bags Discount*

Discounts are available cars equipped with automatic air bags.

### *Anti-Theft Device Discount*

You are rewarded for making your car hard to steal. If you have active or passive anti-theft devices on your car, it can save you money on your comprehensive coverage.

## **Reduced Rates for Additional Factors:**

Good Credit

Low annual mileage

Long-time customer

More than auto insured with the same company

☑ Clean driving record, accidents and tickets. Not only does a clean driving record reduce your car insurance costs but many companies offer disappearing deductibles on physical damage to your car. Typically, the deductible is reduced \$100 for every 6 to 12 months you go without an accident.

*\*Ask about this feature, it is usually associated with a package that costs slightly more.*

Here are a few things to think about before purchasing car insurance. If you aren't sure about the answers, call us. We will help guide you to the best solution.

### **How much can I afford to pay if I get in an accident?**

This is a two-part question. The easiest, how much deductible can I afford if my car is damaged, \$250, \$500, \$2,500? The higher the deductible the lower your premium.

### **What assets do I have available to pay for injury to others if my auto bodily injury limit is insufficient?**

This is a trick question. Obviously you do not want to sell your assets (your savings, your luxury 'toy's', your future income.) Make sure you have enough bodily injury limit to cover the unexpected. You would be surprised how little it costs to increase your limit from \$100,000 to \$250,000, or the cost of a \$1,000,000 umbrella policy. You don't have to be a millionaire to be used like one. Ask us for a quote, and then you make the decision.

### **What discounts are available?**

Virtually all auto insurance companies have a bucket of discounts available to you to bring your car insurance costs down and, for the most part, they all have the same discounts. The important task here is to make sure to let your agent know all that apply to you.