



What information do I need to give to my agent or company?

Streamline your auto policy shopping by knowing the answers to these questions

Auto Insurance

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- About the car
- About your household
- About the drivers

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In order to obtain a price for an auto policy you'll need to provide your insurance professional with the following information.

About the car

For *each* car you want to insure, know:

- Make, model and year
- Vehicle Identification Number (VIN)
- Safety features, such as passive restraint systems or anti-lock brakes
- Anti-theft devices, such as GPS trackers
- Roughly how many miles it will be driven annually

About your household

Let your insurance professional know if you already have a homeowners or other policy with the company. He or she will also want to know:

- Where you live
- Your car parking accommodations
- How much liability coverage you want. Consider the total value of your assets – the liability coverage will protect them, so choose accordingly.
- How much of a deductible you want on your policy. To help determine this number, think about what you can comfortably afford to pay out of pocket in the event of a loss.
- How many drivers are in your household

About the drivers

The people behind the wheels you're insuring impact the auto premium price. For each driver, know:

- Age
- Driving record
- Safe driving courses completed
- If student driver, grades (good grades might qualify for a discount).

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Next steps: If you're shopping for car insurance, use these tips to save money.

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