

Take Us Along for the Ride: Auto Insurance Shopping

With a vehicle comes responsibilities. What's required after you leave the lot?

Every carrier uses their own proprietary calculations to produce the pricing on their auto insurance quotes, so it's important to shop for the best personalized insurance option for your needs. When you start that process, the following considerations will ensure you're protecting your investment.

1. Research your carrier
 - The most commonly marketed provider is not always your best fit. Consider the insurance carrier's rating when evaluating their benefits and take the time to fully understand the policy details.
2. Request a Discount
 - It never hurts to ask; you might be surprised by some of the available ways to lower your monthly premium. Some of the common discounts to be honored are: Good Driver, Multi-Vehicle, Homeowner Bundle, etc.
3. Lower Payments versus Higher Deductibles
 - The higher your deductible, the lower your rate. However, you need to think realistically regarding the dollar amount that you can unexpectedly come up with when necessary.
4. State Minimum Laws
 - Texas law requires minimum liability coverages of: \$30k bodily (individual), \$60k bodily (per accident), \$25k property. Unfortunately, accidents happen and it's better to be safe than sorry, right?
5. Lender Requirements
 - Financing contracts often dictate coverage on the vehicles they've assisted with. Considering additional protection outside of those rules can ensure all parties are protected and prevent future financial burdens.

[1CFCU Insurance Services](#) team is available to you every step of the way. Your auto investment is our top priority and we look forward to the opportunity to research the best coverage suited to your needs. Give one of our agents today, 325-224-3649.