

## **Questions You Need To Ask Your Insurance Agent When Purchasing Car Insurance**

You need to ask your insurance agent questions about your Kentucky automobile insurance policy to get the coverage that will protect you and your family if you are in an automobile accident. Do not rely solely on your agent to give you the best coverage or even the coverage you need for your family. Most agents try their best, but either they don't know or they are restrained by the rules and guidelines of the companies whose insurance they sell. Take the initiative. Make sure you get what you need. After all, you are paying for it. The more questions you ask your agent, the better the service you will receive.

What are the questions that you must ask to ensure that you and your family are financially protected if there is an automobile accident? The most important questions you can ask your insurance agent are:

- What does this coverage mean?
- How much does it cost?
- How much more will it cost if I raise my limits?
- Is there another company that will give me a better rate?

Have your insurance agent go through each coverage that we have discussed on the previous pages and ask these questions about each area of insurance coverage. Have

all the coverages explained to you. Make sure you understand exactly what you are purchasing. Get the right coverage for you by asking the right questions.

### **FINANCIALLY PROTECT YOURSELF!**

It is very important that you raise the limits on your Underinsured and Uninsured Motorist Coverage to the maximum amount that you can afford. Remember, your Underinsured and Uninsured Motorist Coverage can not exceed the amount of your Liability Coverage. Look at increasing the limits for the combination of these coverages. It is also important that you raise your PIP Benefits and ask about Added Reparation Benefits, especially if you do not have a disability insurance policy or medical insurance. Don't forget to ask about your weekly lost wages which is based on your Added Reparations Benefits. Remember, your insurance agent is likely to encourage the purchase of those coverages that are the most profitable for the insurance company he or she is representing. Higher limits and greater coverage do not automatically mean higher profits and higher commissions so the agent may not push the coverage you need unless you ask specifically for them.