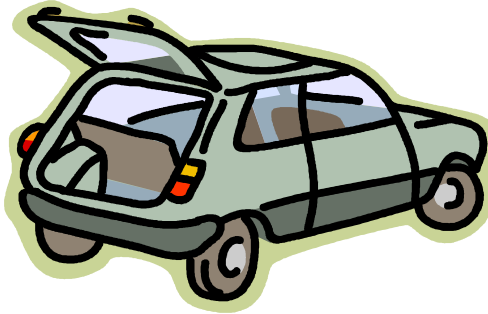


Auto Insurance



Many factors contribute to an insurance premium.

- One way to reduce insurance costs associated with your vehicle is to increase your deductible. On an average, increasing your collision deductible from \$250.00 to \$500.00 *may* save you up to 10% of the collision premium, and the same goes for comprehensive or specified perils coverage.
- Maintaining a good driving record is extremely important as accumulated traffic violations within a certain period of time (normally a three year period), will affect your insurance rates. Don't drive when you are tired and as we all know *don't drink and drive!*



- While the type of car you drive does not normally affect the premium you pay for Third Party Liability, it does affect the cost of Collision, Vandalism and Fire & Theft coverage. Some vehicles offer better protection to occupants, some are more expensive to repair, some are more susceptible to theft than others. There are many factors that contribute to the cost of insuring specific cars – including the country of origin, the year the vehicle was manufactured, the availability of the parts for your car, the safety test ratings... the list goes on and on. (despite what you may have heard... the color of your car does not have anything to do with your insurance premium)

With all of the factors to consider when purchasing auto insurance, talk to us.