

Car Insurance

7 Insider Tips to Buying the Right Coverage



Car insurance is not a luxury. It's illegal to drive without it, and you need it to protect your vehicle and yourself. Having the right coverage is the only way you can be certain that you are protected. And because adequate coverage comes at a cost, learn how to keep your car insurance affordable without compromising your coverage.

1. Bundle Auto and Home



If you don't already get your auto and home coverage from the same insurance company, ask your agent how you might benefit from bundle savings. Have you bought another house, motorcycle or boat? You might want to consider bundling these insurance policies, too. Bundling is one way to save on insurance without compromising on coverage. Just discuss your insurance needs with the insurance agent, who can take a holistic look and find you the best insurance provider for your various policies.

2. Don't Reduce Liability Limits



Washington's minimum liability limits—\$25,000 per person and \$50,000 per crash for injuries, plus \$10,000 for property damage—were established in 1980, when the costs of medical treatment and auto repair were much lower than they are today. Insurance companies that promise to save you money often do so by reducing your liability limits, which is not a good idea. A person deemed responsible for a crash is on the hook for damages exceeding the insurance liability limits. Considering that the average price of just a small new car today, according to Kelly Blue Book, is \$20,000, the gap between the liability limit and total judgment for a person insured at or near the state's minimum levels could add up fast.

3. Keep Uninsured/Underinsured Motorist Coverage



If your car is damaged or you are injured in a crash caused by a driver with low liability limits, the other person's insurance policy might not cover all your expenses. This is where your uninsured / underinsured-motorist (UM/UIM) coverage would kick in, paying you the difference between the other person's liability limits and your total expenses. As auto insurance premiums continue to rise, it figures that many drivers may decide to lower their liability limits, and this form of coverage will become more important than ever. UI/UIM coverage is not a Washington State insurance requirement, but your insurance agent is required to offer it at the inception of your policy. If you previously declined it, you still can add it to your policy.


4. Keep the Personal Injury Protection



Personal injury protection (PIP) is another option worth keeping as part of your car insurance policy, even though it is not a Washington State insurance requirement. It provides coverage for such things as medical bills and income loss (up to set limits) right after a crash, regardless of fault, for both you and your passengers. PIP also can help fill certain critical gaps in your health insurance plan; cosmetic dental injuries and medical airlifts, for example.

5. Consider Higher Deductibles



 A low deductible keeps a little more money in your pocket if you ever have to file a claim, but raising your deductible reduces your premiums – without lowering the liability limits you need for the “big stuff.” Be sure that you will be able to afford the higher deductible, however. Talk with your agent to strike the right balance between selecting your deductible and having an affordable premium.

6. Weigh the Benefits of Collision Coverage



If you drive a vehicle with a low book value, such as an older car, your cost for comprehensive and collision coverage might exceed the potential value of a claim within a few years. If this is the case, it might make sense to drop this element of your auto insurance policy.

AAA Washington Insurance agents are here to help. Call (844) 819-7211 for a free, no-obligation consultation.
Visit Us: [wa.aaa.com/insurance/policies](https://www.aaa.com/insurance/policies). See last page for store locations.

7. Enjoy AAA Member Savings



Did you know that AAA Washington's insurance partners offer members a 5 percent discount on car insurance rates? Although AAA can't guarantee the cheapest insurance rate, members receive the best value for your dollar. If you are a AAA member, ask your agent about your discount. With that in mind, you don't have to be a AAA member to get our expert advice and work with our insurance partners.

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