

Frequently Asked Questions

Here are answers to some of our most frequently asked questions.

Why should I purchase automobile insurance?

In most states, automobile insurance is a legal requirement. It is designed to protect you financially. A driver who does not have automobile insurance coverage may be held financially responsible for personal injuries and or damage to property.

What is automobile insurance?

An automobile insurance policy is a contract between an individual policyholder and an insurance company. The policyholder pays a premium and in exchange, the insurance company insures against loss of or damage to an automobile as prescribed by the terms of the contract.

What affects my automobile insurance rates?

A number of factors can affect the cost of your automobile insurance, examples of which are shown below:

- Your years of driving experience
- Your driving record
- The annual miles driven
- The year, make, and model of your automobile
- The purpose for which the vehicle is used.
- The location where your vehicle is garaged

Can I switch to another insurance company even though I am already insured by another automobile insurance company?

Yes. You can switch automobile insurance companies at any time. Your current insurance company should refund the unused portion of your premium.

If I switch from my current automobile insurance policy, when will my new policy become effective?

Once you qualify and have paid the initial down payment, your coverage may begin.

You can process your application within 10 minutes by visiting one of our many neighborhood independent insurance sales centers.

What type of payment plans does your companies offer?

You can pay your premium in full or through a monthly payment plan depending on the length of coverage and down payment, you select.