

## How to Get and Compare Car Insurance Quotes

Here's what you need to know when you're shopping for affordable car insurance.

*by California Casualty for NEA Member Benefits*

Increasing car insurance rates, high deductibles, bad customer service or a policy that's expiring soon are all good reasons to compare car insurance quotes from different companies to see if you can get a better deal. You may find the best car insurance for you is available from another provider.

Switching car insurance companies is easier than people think. When you're ready to shop around for quotes, you can speed up the process by having necessary information at hand, understanding car insurance terminology, and deciding how much car insurance you need for your unique circumstances.

### How to start shopping for car insurance

The first step is to compare car insurance quotes from different companies. This will help you determine the type of coverage appropriate for you and be better informed if you decide to switch to a new provider.

Before you start calling to get car insurance quotes, however, you'll need to gather some information to make the quoting process go smoothly.

To receive an accurate auto insurance quote, be ready to provide:

- Names and dates of birth for all drivers
- Everyone's driver's license numbers
- Your address
- Make and model of all vehicles and their 16-digit vehicle ID number (VIN)
- Annual miles driven and the current odometer reading for each vehicle

You will also need your current auto insurance policy declaration page (aka the "dec page") to make a true apples-to-apples comparison. The dec page details the costs for the coverage you currently have.

It's important to know whether the quoted policy is for six months or a year. A six-month auto policy will appear to be less expensive than a quote for a 12-month policy, but that is often not the case. A 12-month policy also ensures that your rate won't change for a full year.

### How to get car insurance quotes

Start with a list of car insurance companies you want to contact for quotes. You can request a quote online or by phone.

As an NEA member, you'll want to include the [NEA Auto & Home Insurance Program](#) from California Casualty on your list. Check out our [comparison chart](#) that shows how our car insurance for teachers and other education professionals stacks up against other insurance providers. It's easy to get a car insurance quote from California Casualty, and you'll receive a \$25 gift card\* as a thank-you!

### How to compare car insurance quotes

The main elements you'll want to compare are **price, deductible** and **levels of liability coverage**.

**Price:** The car insurance quotes you receive are based on several factors:

- Your driving record and those of others in your household
- Your age and marital status
- The type of vehicle you drive and its loss history (any previously filed insurance claims)
- Where you live and whether the vehicle is garaged
- The annual mileage driven
- Your credit history (except in California, Hawaii and Massachusetts)

Most auto insurers offer discounts for bundling auto and home/renters insurance, insuring multiple vehicles, safety and anti-theft devices, good student GPAs, safe-driver courses and membership in an organization or employer group (such as NEA).

Cost shouldn't be the only factor in your auto insurance decision. Companies offering the cheapest car insurance may not be the best value. Be sure to research reviews, compare pricing and weigh the coverage and overall benefits.

**Deductible:** This is the amount you pay before your car insurance payments kick in if something happens to your vehicle. Usually, the higher the deductible, the lower your premium will be.

The typical car insurance deductible is \$250, \$500 or \$1,000. If you have a \$2,500 claim, and you had chosen the \$500 deductible, then you would pay \$500, and your insurance company would pay the remaining \$2,000.

If you choose a higher deductible, make sure that you put aside a little money so you'll be able to cover your deductible in the event of a claim.

**Liability coverage:** This is protection in case you cause a crash that hurts others or damages their vehicle or property. The following are mandatory in most states:

- **Bodily Injury.** Pays medical bills, loss of income and other expenses for people injured in a crash you caused.
- **Property Damage Liability.** Pays for damage to other people's property in a crash you caused.
- **Uninsured/Under-insured Motorist Coverage.** Pays for damage and your injuries when someone without insurance or with minimal insurance hits you. This is required in some states, but not in others.

These auto insurance coverages are optional in most states:

- **Comprehensive Coverage.** Pays for damage (minus the deductible) to your car caused by weather, animals, fire, theft, vandalism or falling objects.
- **Collision Coverage.** Pays for damage to your vehicle (minus the deductible) if you hit another vehicle or object.

- **Personal Injury Protection/Medical Pay.** Pays for medical bills and other costs for you and any passengers after a crash.
- **Rental Car Reimbursement.** Pays for the cost of a rental car while your vehicle is repaired or replaced as the result of a claim.
- **Gap Insurance.** Pays the difference between what your vehicle is worth after depreciation versus the remaining balance of your loan if it's totaled.

The Insurance Information Institute recommends that everyone purchase as much liability car insurance as they can afford. The recommended minimums are:

- \$100,000 bodily injury liability per person
- \$300,000 bodily injury liability per accident
- \$50,000 property damage liability per accident

That means if the insured driver is at fault in a crash, their insurance would pay \$100,000 to each person in the other vehicle(s) for injuries—up to \$300,000 per accident—and pay up to \$50,000 for the damage caused to the other vehicle(s), public property, etc.

Most states only require drivers to have a minimum amount of liability coverage. Although it might satisfy the legal requirement, it could leave you severely underinsured, putting your assets (home, savings, future earnings) at risk if you cause a serious accident.

If you have a lot of assets (a home, investments, vacation property) and higher earning potential, you should consider buying even more liability insurance to protect them.

### **How to switch car insurance companies**

You don't have to wait until your policy is up for renewal to cancel your auto insurance. You can make the switch as soon as you decide to go with another insurance company—often with help from your new agent.

In most cases, any unused portion of your payment will be refunded to you. Most companies don't charge a cancellation fee, but some do. You also will need to notify your bank to cancel or change automatic payments.

It's extremely important that you do NOT cancel your car insurance before your new insurance policy begins. Any gap in auto insurance coverage can be very costly.

### **Save with your NEA membership benefits**

The good news is that NEA Member Benefits has done the auto insurance research for you. We've [partnered with California Casualty](#) since 2000 to provide the NEA Auto & Home Insurance Program.

Our insurance program through California Casualty is not available to the general public. This means we can offer NEA members and their families discounted rates on auto insurance, plus exclusive benefits tailored for educators [not found anywhere else](#).

NEA members save hundreds of dollars a year on car insurance through the [NEA Auto & Home Insurance Program](#), plus you'll receive a \$25 gift card\* just for getting a quote for car insurance.

Learn more about the [NEA Auto & Home Insurance Program](#) at [www.neamb.com/auto-insurance](http://www.neamb.com/auto-insurance). When you insure your car through the [NEA Auto & Home Insurance Program](#) you can enjoy low rates, educator-specific perks and special treatment as an NEA member. You can find more tips about car buying and car ownership at [neamb.com/your-car](http://neamb.com/your-car).

\* Gift card only for a completed auto insurance quote and is not available in all states. Please see the [NEA Auto & Home Insurance Program](#) for current details.