

Sample List of Insurance Companies

Mark Your Choice with an "X"

ALLSTATE	AMICA	AMERICAN FAMILY	AUTO OWNERS	CINNINNATTI	CHUBB	ERIE	ESURANCE	FARMERS	GEICO	GRANGE	HARTFORD	LIBERTY MUTUAL	MET LIFE	MOTORIST	NATIONWIDE	PROGRESSIVE	SAFE AUTO	SAFECO	STATE AUTO	STATE FARM	TRAVELERS	USAA	WESTFIELD
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COVERAGE OPTIONS

Click on the Auto Insurance Carrier [Link](#) of Your Choice to Complete an Online Quote

Accident Forgiveness	X	X				X		X	X		X	X				X	X			X	X		
Vanishing Deductable	X	X		X		X					X		X										
New Car Replacement	X	X				X		X		X	X	X	X				X	X					X
Agent*	X	X	X	X	X	X		X		X		X	X	X	X	X	X	X	X	X	X		X
New OEM Parts*		X				X	X								X		X						
Rental*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Towing*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Collision*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Comprehensive*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Uninsured Motorist	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Liability (Required)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

* Recommended

Things you need to ask your insurance agent:

- For rental car coverage... *What are my coverage options? \$30 per day recom.*
- For comprehensive coverage... *What is the lowest deductible? \$100 recom.*
- For towing coverage... *What are my best coverage options?*
- If I have an accident, what kind of parts will be used for my repairs?
- Can I take my vehicle to be fixed at the body shop of my choice?
- If I lease my vehicle** - What do I need to know about replacement parts?
- Will I receive a warranty from your insurance company in writing?

Things you need to ask your body shop:

- Can I get a written estimate and will it explain your planned repairs?
- Will I know which parts are being repaired vs. being replaced?
- Will I receive a warranty from your shop and will it be in writing?
- What is the estimated completion date of my repairs?

Things you need to ask yourself:

- Since my vehicle is one of my most valuable investments... shouldn't I be able to decide where/how its being repaired?
- If I lease my vehicle** - does my lease agreement require the use of original equipment parts in case of an accident?

For what reason would an insurance company direct me to a shop on their list?

Insurance companies care about controlling costs
 Consumers care about the quality and safety of repairs
 Repair Shops should take their direction from the consumer but are often placed in the compromising position of having to violate the consumers trust by agreeing to programs and cost-cutting methods set by the insurers.