

CAR CORNER

Does Your New Car Have The Coverage It Needs?

(NAPSA)—Not every auto insurance policy is the same, particularly when it comes to new cars. New car buyers should make certain that they have auto insurance that properly protects their sizable investments—or they may regret it.

“Take a few minutes to ensure that you truly have the auto insurance you need,” said Ron Moore, manager of product development at MetLife Auto & Home. “Surprisingly, a new car depreciates up to 30 percent during the first year, and many insurers will take a deduction for depreciation during this time. By asking the right questions, you can avoid some nasty surprises, and maybe even find ways to save money on your insurance.”

Before purchasing a new vehicle, ask the following questions:

- What does my auto coverage actually cover? Determine in advance the level of protection actually afforded under the terms of the policy. For example, if your new car is damaged beyond repair, will your auto insurer replace the vehicle with a new one, or take that deduction for depreciation?

- Is image everything? Certain cars catch the eye, but you may end up paying more for the flair. Cars that are expensive to repair or have historically higher theft rates carry higher insurance costs. Specialty vehicles and sports cars typically cost more to insure.

- Can I use the accessories to my advantage? If your new vehicle comes equipped with such things as anti-theft/alarm devices or anti-lock brakes, you may qualify for discounts.

- Are there other discounts that I qualify for? Insurers offer

Key Questions About Insurance For New Car Buyers

- What does my auto coverage actually cover?
- Can my good driving record work for me?
- Can I use the accessories to my advantage?
- Are there other discounts that I qualify for?
- How safe is the vehicle?



discounts for a number of factors: driving record, certain safe driving courses, the number of drivers using the vehicle, low annual mileage and whether the vehicle is kept in a garage overnight or parked on the street.

- Can my good driving record work for me? In the event of a loss, certain insurance companies will reward customers for good driving habits, by reducing their deductible for each year of loss-free driving. Make sure to ask whether your company offers it.

- How safe is the vehicle? Besides ensuring greater peace of mind, vehicles that are considered “crashworthy” usually cost less to insure. Before making your final decision, pay a visit to www.highwaysafety.org to find the vehicle rating for your prospective purchase.

MetLife Auto & Home offers a free brochure called “Shopping for a Safer Car.” This booklet outlines what safety factors should be considered to reduce the risk of death or serious injury in the event of a crash. The brochure, created with the Insurance Institute for Highway Safety, is available by calling (800) 638-5433 (MET-LIFE).

For more information about MetLife Auto & Home, visit www.metlife.com.