

Larry S. Helms
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INSURANCE SERVICES

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January 2022

Car Insurance Check Up



Tue Feb 1st, 2022 is

Car Insurance Day

Since we have a **WHOLE** day dedicated to Car Insurance, we thought we'd offer some tips to help you manage and save on yours.

Annual Check - Even if you like your carrier and insurance, look around.

Top-Rated Insurer - Make sure the insurer you choose is top-rated! Lower premiums may not be the best overall deal on your insurance.

Choose the **Correct Deductible** for you - Yes, you do have some say in the deductible. And yes, it can make a difference in your premium.

make notes. Think about how your policy works with passengers, other drivers, rentals, medical claims, etc.

Take advantage of **Discounts!** - ASK your insurer for available discounts. You may be surprised.

Multiple policies - Compare prices for multiple policies verses single policies. This can apply to multiple autos as well as home/auto.

Teenage Drivers! - Get ready for a hike when you add a teenager to your policy. Ask about things that might make a difference in the premiums.

Good Credit Scores can matter! - Some states allow companies to use your credit score to determine your premium.

Reduced Mileage - A large reduction in your normal miles driven might allow a discount on your premiums. If you've changed jobs (closer to home) or retired (no daily commute), tell your insurer.

Making Deliveries - Check with your insurer if you take a job making deliveries.

Defensive Driving - Having a good record is often helpful in obtaining lower premiums. Think about taking a defensive driving course - especially if you drive in high congestion and rush hour traffic. Ask about a discount for completion of the course.

Vehicle Size - It is true, the size, make and model of your vehicles also matter. Think through the vehicles you need: gas mileage, upkeep, insurance, etc.

Second/Extra Vehicles - Tell your insurer about cars you own that aren't driven often. And remember those "collector" cars!

Download the App - if your insurer has an app for contact-less claims and or information, download it.

Read More: daysoftheyear.com/days/car-insurance-day/ and consumerreports.org/car-insurance/10-tips-to-save-on-car-insurance/ and forbes.com/advisor/car-insurance/car-insurance-tips/ and investopedia.com/articles/pf/08/car-insurance-costs.asp

February 4th is National Homemade Soup Day.
What's YOUR Favorite Soup?

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Read more: nationaldaycalendar.com/national-homemade-soup-day-february-4th/

LarryHelms.com - Our team members are here to help you!


Teri Bunch

Teri is Your First Line of Contact!

She will know how to help you.




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