

Home & Auto Insurance Basics

Our Top Tips for Auto and Home Insurance Shoppers

1 Using an independent agent, like Central National Bank, can be helpful because they can check rates at a variety of carriers. This will help you get the best deal so you know which company would best fit you, and if you should consider switching your current insurance.

Make sure you have the right deductible based on your situation. Higher deductibles can often mean lower premiums or bigger discounts. What you can afford out-of-pocket at the time of a loss should determine the amount of deductible you consider.

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3 Know what types of coverage you'll need. For both home and auto insurance, different types of coverage and policies may be needed for your particular situation. Your insurance agent can help you figure out which types and how much coverage you will need.

Ask about discounts. Insurance companies often have a wide range of options when it comes to auto and home policy discounts. Whether it's a discount for taking a defensive driving course or one for being over 50, you never know what could apply to you, so be sure to ask.

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5 Review your policies annually, or whenever you have a major life change. For instance, having a baby, getting married, moving, a teenage driver getting their license, etc. should all prompt a review. This will help ensure you have the coverage you need.

Further Reading

Auto Insurance: A Basic How-To

<http://blog.centralnational.com/2017/11/auto-insurance-a-basic-how-to/>

Do You Have a Home Inventory?

<http://blog.centralnational.com/2017/06/home-inventory/>



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