

CAR CORNER

Does Your New Car Have The Coverage It Needs?

(NAPSA)—To get the best value for their money, most people will take the time to comparison shop and review new car guides. However, to properly protect their investment, consumers need to take a few additional minutes to ensure that their auto insurance is top of the line.

“By asking the right questions, you can obtain the best insurance for your needs,” said Cathy Rein, President and CEO of MetLife Auto & Home. “There are ways to take the sting out of premium increases associated with the purchase of a new car, simply by making a few smart decisions. Also, there are many unexpected out-of-pocket expenses that consumers need to be aware of, because all insurers are not the same.”

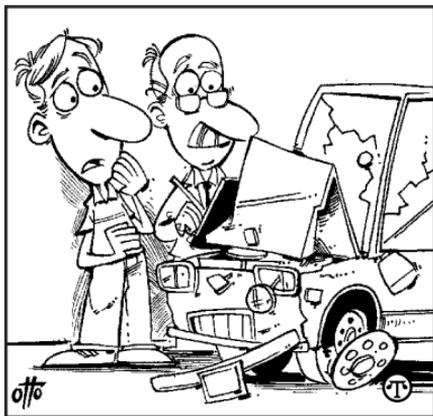
Below are some questions to consider before making your purchase:

- Is image everything? Certain cars look great and catch the eye, but you may end up paying more for the flair. Cars that are expensive to repair or traditionally have higher theft rates carry higher insurance costs. Vehicles such as SUVs or sports cars typically cost more in premium.

- How safe is the vehicle? Besides ensuring greater peace of mind, vehicles that are considered “crashworthy” are usually among the best insurance risks. Before making your final decision, pay a visit to www.nhtsa.dot.gov or www.highwaysafety.org to rate your prospective purchase.

- 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 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



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is garaged, driven to work or used only for pleasure.

- Should you raise your deductible? The higher your deductible, the lower your premium. For the average auto owner, increasing the deductible from \$250 to \$500 could actually reduce the premium by 15 to 30 percent.

- What does my auto coverage actually cover? It can be worth it to determine in advance the level of protection actually afforded under the terms of the policy. For example, one important question to ask: if your new car is damaged beyond repair, will your auto insurer replace the vehicle with a new one, or take a deduction for depreciation?

“Consumers are often surprised to find out that their insurers deduct for depreciation when settling both total and partial loss claims on their brand-new owned vehicles,” says Rein. “By asking questions before the loss, the customer has the option to either accept limited coverage or secure a more complete policy.”

For more information about MetLife Auto & Home, contact your local MetLife Auto & Home provider or authorized Independent Agent, or visit MetLife’s Web site at www.metlife.com.