



CAR CARE CORNER

Does Your New Car Have The Coverage It Needs?

(NAPSA)—To get the best value, most people will comparison shop and review new car guides. To properly protect their investment, consumers should also take a few 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. “You can take the sting out of premium increases associated with the purchase of a new car, simply by making a few smart decisions.”

Here are some questions to consider:

- **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 traditionally have higher theft rates carry higher insurance costs. Some models of SUVs or sports cars can cost more to insure.

- **How safe is the vehicle?** Besides ensuring greater peace of mind, vehicles that perform better during test crashes are usually among the best insurance risks. Before making your final decision, visit www.highwaysafety.org to rate your prospective purchase.

- **Can I use the accessories to my advantage?** If your new car comes equipped with 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 such things as: 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.



- **Should I raise my deductible?** The higher your deductible, the lower your premium. On average, increasing your deductible from \$250 to \$500 could reduce the premium by 15 to 30 percent.

- **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 offering a deductible reduction for each year of loss-free driving. Make sure to ask whether your company offers it.

- **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 a deduction for depreciation? Some cars lose up to one-third of their value in the first year alone.

“Consumers are often surprised to find out that some insurers deduct for depreciation when settling claims on brand-new 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, visit MetLife’s web site at www.metlife.com.