

Auto Insurance Shopping Guide

Isn't it time someone helped you get the right coverage at a fair price. Over the years, we've seen thousands of scenarios where people have had too much, too little or simply the wrong insurance coverage for their particular stage in life.

In its simplest form, Auto Insurance has 3 main coverage groups:

Your vehicle - this helps fix your car if it is damaged and it can also provide a rental car while it's being fixed. Collision and Comprehensive generally come with a deductible, which is the money you pay first, before the insurance begins.

Your liability - this helps protect your assets by paying to fix the other person (vehicle, injuries, etc.) if the accident is considered your fault. As you accumulate assets, this coverage becomes increasingly important...don't just guess how much you think you need...let us help you decide.

You and your passengers - because Florida is a "no-fault" state, you are required to carry certain coverages, while other coverages are optional/advisable. Personal Injury Protection (also called "no fault") provides a standard \$10,000 of coverage for your injuries, lost income, or death in an accident, regardless of fault. Medical Payments coverage is optional in Florida, as is Uninsured Motorist, but there are many circumstances when you should consider carrying one or both. Additionally, ***if you own a motorcycle***, there is a way to provide Uninsured Motorist coverage for your motorcycle via your auto policy, ***saving you hundreds*** on your bike policy each year!

There are other coverages available, such as New Car Protection, Lease/Loan Gap, Roadside Assistance, Accident Forgiveness, and more, so it's important to have someone you can trust to help you (not sell you).

If you ever have questions about your coverage or about another quote you've received, feel free to call us, and we'll do our best to help explain any differences and what is most beneficial for you.

*- Joel B Meek, Agency Owner
joelmeek@allbayins.com*

All Bay Insurance Group

(813) 677-1121

6168 N US Hwy 41
Apollo Beach, FL 33572

www.allbayins.com

Voted #1 BEST Insurance Agency
In South Shore