

How To Save On Automobile Insurance



ALCOS®

for Henry Ford Health System employees

Did you know ...

When Purchasing a Car - Consider the cost of insurance when purchasing a car. Some vehicles, make and models are less expensive to insure than others.

Shop Around - Not all Insurance Companies charge the same price and direct writers like Allstate®, State Farm®, and AAA® have only one price. Contact Sue Hall, your Henry Ford Health System Voluntary Benefits representative to compare prices and coverage.



Compare Collision Coverage Choices - Collision coverage pays for repairs to your car if you are in an accident. It is not required by law and you may choose not to buy collision coverage. However, if your car is financed, the finance company will require you to carry collision coverage. Remember, if you don't have collision coverage and you have an accident, you will have to pay for the repairs.

Increase Your Deductible - A deductible on your policy is the amount you agree to pay toward the cost of repairs before the insurance company pays. Several deductible options are available. The bigger your deductible, the more you can save on premiums.

Don't Duplicate - If you are hurt in a car accident, the cost of your care may be covered by both your auto insurance and your health insurance. Car insurance companies offer a discount if you "coordinate" your auto insurance with your private health/accident insurance. If you do, your auto policy will pay only for costs that your health insurance policy does not cover.

Ask About All Possible Discounts - Many discounts are available and are sometimes offered for anti-theft devices, anti-lock brakes, air bags, seat belt usage and daytime running lights. You may also be eligible for a discount if you have two or more policies with the same insurance company.

Consider Dropping Some Coverage - Think about dropping select types of coverage. You may wish to drop collision or comprehensive coverage on an older car; car rental or towing. Before you do this, make sure you understand what it means to be without the coverage in the event of an accident.

Choose Discounts With Frankenmuth - Frankenmuth Insurance Company is offering a 12% group discount on home and 15% on auto insurance exclusively for Henry Ford Health System employees. Call Sue Hall your representative to enroll with payroll deduct today.

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ALCOS is an independent agency of insurance experts.