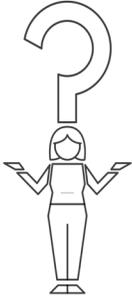


# So You're Buying Your First Car?



Well, you've come to the right place. Understanding the ins and outs of Auto Insurance can be overwhelming and confusing — so we've simplified the process by providing you with questions that matter so you can customize coverage to fit your needs. Purchasing your first car can be stressful, so let us help you understand your insurance options.

## Auto Insurances to Consider:

**Collision Insurance:** helps you repair or replace the car if it's damaged in an accident.

**Comprehensive Insurance:** an all-encompassing insurance that protects your car against physical damage caused by common perils such as fire, flood, or collision with an animal.

**Gap Insurance:** Insurance that covers the difference between the value of a newer car and the balance of the loan or lease.

**Liability Insurance:** covers bodily injury and property damage to others resulting from an accident that is primarily your fault.

**Minimum Coverage:** each state mandates a minimum amount of liability insurance for each auto policy.

### Specific Factors that affect your rate:

- driving record
- geographic territory
- age
- marital status
- vehicle use
- make and model of car
- credit score

You might not need every form of insurance listed here and you might need coverage for things not listed here. To find out, let's have a quick chat. We'll help you understand the specifics of the insurances for your new car.

Visit: [www.UnitedInsurance.net](http://www.UnitedInsurance.net) or call 1.800.734.2333

Note: This checklist is for information purposes only. It is not intended as advice or recommendation. Completing the checklist does not imply coverage of risk.

## Questions You May Have:

Do you want to be sure your vehicle will be repaired or replaced in the event of an accident?

If yes: Ask about **Collision Insurance**.

Do you want your vehicle to be covered against most damages other than a car accident?

If yes: Ask about **Comprehensive Insurance**.

Are you interested in insurance that covers the difference between the amount of your loan or lease and the actual value of a new car?

If yes: Ask about **Gap Insurance**.

Are you interested in insurance that protects you from claims resulting from an accident in which you were at fault?

If yes: Ask about **Liability Insurance**.

Do you use your car for business?

If yes: Ask about **Commercial Auto Insurance**.

Do you drive for Uber, Lyft or another ride share company?

If yes: Call us about a custom **Auto Policy**.

Are you curious what your state requires for minimum auto coverage?

If yes: Ask about **\$500k liability limit**.



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