

Auto Insurance

What you need to know

- 1 Many insurance companies offer discounts for things like taking driver safety courses and getting good grades.
- 2 A deductible is the amount that you are responsible for paying out-of-pocket before your insurance company pays a claim.
- 3 If you choose a higher deductible, you may be able to lower your costs. However, you are responsible for paying this amount out-of-pocket in the event you file a claim.
- 4 If you have an older car, it may not be cost-effective to have comprehensive or collision coverage. If your car is worth less than \$1,000, any claim you make would not substantially exceed the annual premium cost and deductible amounts.
- 5 In PA, minimum coverage consists of medical benefits coverage, bodily injury liability, and property damage liability.
- 6 For more information, check out our Auto Guide, available on our website under Coverage > Auto.