

# Tips For

## First Time Auto Insurance Buyers



**Understand The Basics** - Before finalizing and signing an insurance agreement, read the entire policy to know exactly what all is included in it.

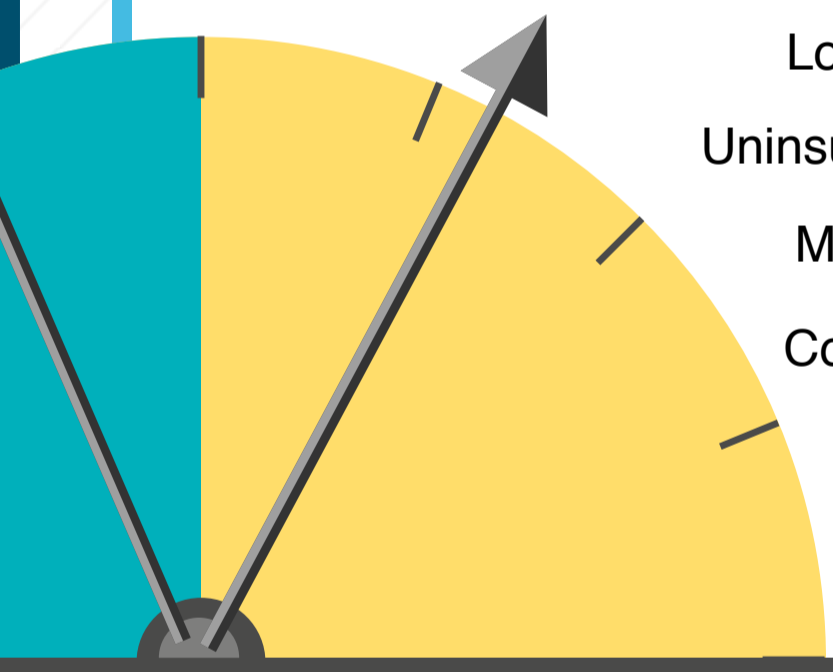


Know what losses does the auto insurance policy actually cover.

Depending upon your need, choose the coverage you want to buy for your vehicle.

You should know how to report any loss or file for an insurance claim.

**Know Different Types Of Coverage** - Different people require separate coverage options depending upon their need. Some of the coverage options are:



Roadside Assistance  
Medical Payments Coverage  
Loan/Lease Payoff Coverage  
Uninsured/Underinsured Motorist  
Medical Payments Coverage  
Comprehensive and Collision Coverage  
Bodily Injury and Property Damage Liability

**Cognize About The Factors Affecting Premium** - Even a minute little shift in your finances or life style can significantly impact the amount of premium you pay for your insurance. Some of those factors may include:



- Credit score
- Driving record
- Age and marital status
- Car for which insurance has been taken
- Amount of deductible you choose for your coverage option



[www.shawncampinsurance.com](http://www.shawncampinsurance.com)

Shawn Camp Insurance Agency, Inc

2705 E. Stan Schlueter Loop,  
Suite 101,  
Killeen, Texas 76542  
Phone: (254) 526 - 0535

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