



How To Choose Auto Insurance Limits

Auto insurance limits define the maximum amount an insurance policy will pay for covered expenses, including bodily injury and property damage. Understanding and selecting appropriate limits is crucial to ensuring adequate financial protection in the event of an accident.

Key Factors

Assess Your Assets and Net Worth

Consider your personal financial situation, including assets and net worth, to determine the level of coverage needed to protect in case of an accident.

State Minimum Requirements

Understand the minimum auto insurance requirements mandated by your state, ensuring your chosen limits comply with legal regulations.

Evaluate Personal Liability Risks

Assess your personal liability risks, considering factors such as driving habits, and frequency of use.



Review Collision and Comprehensive Coverage

Evaluate the value of your vehicle and personal belongings, adjusting collision and comprehensive coverage limits accordingly to meet your specific needs.

Consult with an Insurance Professional

Seek guidance from an insurance professional who can provide insights based on your specific circumstances, helping you make informed decisions about coverage limits.

Review Policy Deductibles

Adjust policy deductibles to align with your financial preferences, recognizing that higher deductibles can lower premium costs but may increase out-of-pocket expenses in the event of a claim.

Periodic Policy Reviews

Periodically review and reassess your auto insurance limits, especially when major life changes occur, to ensure ongoing alignment with your needs and circumstances.

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