



THE TOP 8 WAYS TO SAVE THOUSANDS

And Finally Stop Overpaying For Your Insurance

LET'S START WITH AN EASY ONE

1. Raise Your Deductible



Raising your deductible lowers your monthly premiums because fewer claims means less money out of pocket when making repairs. However, raising your deductibles could mean higher repair expenses down the road. If you have a large claim, you might be better off paying more up front than having to pay high rates later.

MANAGING YOUR RISK

2. Safeguard Your Property Against Theft and Fire



Homeowner's insurance protects against theft and loss from fires. It also helps protect your investment in your home. A burglary may cause thousands of dollars' worth of damages. Some plans offer discounts for things like flood insurance, smoke detectors, burglar alarms and even pool fences.

WORK WITH AN INDEPENDENT AGENT

3. Get Multiple Quotes From Different Insurers



You should ask for at least three quotes before buying any type of insurance. You'll get quotes from different companies in order to compare their rates. This way, you won't be stuck with an expensive rate because you didn't do enough research when shopping for your insurance.

BUNDLE POLICIES

4. Consider Bundling Policies



If you have multiple policies covering various aspects of your life, such as auto insurance, health insurance, renters insurance, etc., consider bundling them together into one.

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CONTINUED...

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LET'S CONTINUE AND SAVE MORE

5. Pick a Top-Rated Insurer



Saving money isn't simply a matter of choosing the lowest insurance premium. Some companies have lower premiums, but end up costing you more in the end by reducing loss estimates, hassling the chosen repair shop to decrease costs or cut corners, or requiring you to pay extra for original-equipment vs non-standard replacement parts. They might even raise your premiums after a small accident.

RESEARCH BEFORE YOU BUY OR LEASE

6. Pre Gaming- Ask For Quotes Before You Purchase



You may think that buying auto insurance is straightforward because there are only two options available – buy or lease. But when you're comparing policies, keep these factors in mind: How much does your credit score affect your premium cost? If you have good credit history, expect to pay less than if you have bad credit. The reason has nothing to do with risk; instead, insurers consider your credit rating when determining which policy offers them the lowest price per dollar paid out.

WORK WITH AN INDEPENDENT AGENT

7. Work With An Agent That Will Explain



It's easy to compare multiple insurers if you are working with an independent agent. It can be tempting to get a quote online but due to the complexity of insurance you usually will not get an immediate quote online. If you are patient and can speak with a specialist you will find you can save thousands by having an agent that will help you to understand your coverages.

FINAL TIP

8. Check Your Rates Annually To Save Money



If you've been with the same insurer a long time, it may be time to ask your agent to "shop your rate" to see if you can beat your current rates, especially if you haven't had any claims lately. In researching rates, many insureds found they could save 10-20 percent on premiums saving thousands simply by asking their agent to "shop the rate" and then switching insurers.

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