

AUTOMOBILE INSURANCE FACTS

Automobile insurance is becoming increasingly difficult to obtain at standard prices. Protect your buying power; drive safely. Review your policy carefully. Is the information correct? Do you understand your deductibles and limits?

Discounts Available

- Defensive driving course
- Anti-theft devices
- Passive restraints
- Carpooling
- Drivers age 50 - 64

Basic Limitations (insurance may be available at additional premium)

- Telephones, CBs or two-way radios
- Pickup campers and covers
- Radios and sound equipment in excess of \$1,500
- Rental reimbursement for covered collision or comprehensive losses

Please Note

- Rental cars may be covered within your Texas Personal Automobile policy. Have a copy of your Insurance ID card when you rent.
- Mexico does not accept U.S. auto policies; buy insurance at the border.
- Call if you change cars or add drivers.

Ways to Save Premium

- Increase your Collision and Comprehensive deductibles or eliminate the coverage. What is your vehicle worth on the market?
- Call before you buy that new car, some cars cost more to insure than others.
- PIP provides a limited loss of income. Do you need it? Medical Payments costs less.

Has your estate and earning power increased? Do you now need higher liability limits, or even an umbrella?

These facts are provided as a service. Robert V. Reim Company does not sell insurance.