Start a conversation: 8 questions to ask your insurance agent.

Insurance comes with questions. Which is a good thing, especially when you're trying to get the most out of a policy or pick up additional coverage. But sometimes, consumers aren't even sure where to start … or what to ask. When you need clarification or a second opinion, our agents are here. We'll start a frank conversation with you to sort through the clutter and get to the heart of coverage.

To organize your thoughts before talking to an agent, or to jog your memory on questions to ask, consider these 8 conversation starters:

1. **What is my deductible?** If you ever need to file an insurance claim, do you know what your out-of-pocket cost will be? Ask an agent about your deductible and ensure it works within your financial situation.

2. **What is my premium?** For example, find out how much will it cost to be insured, and what payment options are offered.

3. **What happens if I get in a car accident?** How long will it take an adjuster to inspect the damage? How many estimates will I need? Do you work with a network of repair shops? Will you provide me a rental car?

4. **Does my homeowners insurance policy offer enough protection?** Given the value of your home and belongings, do you have enough coverage? Our agents recommend taking inventory and making a list of valuables to determine the proper coverage amount. Another popular question is if you need extra insurance based on the region where you live, like a flood zone or area prone to hurricanes. If something happens, are you able to choose any contractor to repair the damage, or are there contractors you prefer? Does my policy include hotel expenses if my home is temporarily

unlivable?

5. **Is it time for me to consider life insurance?** What's the right age to get life insurance? Should I get a Whole Life or Term Life policy? What's the difference? Hint: Most people will benefit from a policy.

6. **Do I have enough liability coverage?** A minimum amount is required in every state, but do I need more?

7. **Do I need an umbrella policy?** Do I need protection above and beyond what my current policies offer?

8. **Am I eligible for any discounts?** Is there a multi-policy discount I may be eligible for? Can I take driver's safety courses for a lower premium? Does my alma mater offer an alumni discount? Can I bundle my policies to save?

For every insurance question, our independent agents have answers. They can walk you through your policies and keep you protected for anything to come. Ready to talk? Connect with a local, independent agent today.