

TIPS TO SPEND LESS ON AUTO INSURANCE

Haven't examined your auto insurance lately?

You could be throwing money away. Here are some tried-and-true ways you could save today.

1 SHOP AROUND GET MULTIPLE QUOTES

You have access to a program designed to make shopping for auto and home insurance the easiest it's ever been. In minutes you can compare coverage, prices and discounts from some of America's top-rated insurance companies: Progressive®, Liberty Mutual Insurance, Farmers GroupSelectSM, Travelers, and Safeco Insurance®. If one of these quotes offers a better value, you can switch—even if your policy hasn't expired—on the same call.

2 BUNDLE YOUR COVERAGE

If you have multiple insurance policies, like auto and home, there are two good reasons to combine them with one carrier. First, it's an easy way to simplify your finances. Second, you could get a discount.

3 REVIEW YOUR COVERAGE

If you have an older vehicle, reduce your costs by dropping comprehensive and collision coverage. Many experts say it's time to drop these coverages when the actual cash value you'd receive for your vehicle doesn't justify the insurance expense.

4 CLAIM YOUR DISCOUNTS

The following insurance discounts may be available to you: faculty, staff, or bargaining unit member discount, multi-vehicle, accident-free, good driving rewards, usage or low mileage, good student, driver training course, equipment-related, new car, and automatic payroll deduction.¹

5 ADJUST YOUR DEDUCTIBLE

If you're willing to give a little with your deductible, you could wind up saving big on your premium. Remember, though, a higher deductible means more money out of your pocket in the event of a claim.

Johns Hopkins University Choice Auto and Home Insurance Program²



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¹Discounts are not available from all carriers and only available to those who qualify. Coverages, discounts, and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed. In CA: Travelers does not offer a payroll deduction discount.

²Home insurance is not available in FL from the carriers offered in this program and may not be part of Farmers GroupSelectSM benefit offering in MA.

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