

# North Carolina Car Insurance Policy

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PDF generated April 07, 2011 by Agent Jeff Cline 888.533.3254

## Table Of Contents

<b>About Us</b> .....	3
<b>North Carolina Car Insurance Policy</b> .....	4
<b>How can you get discounts on auto insurance policy?</b> .....	6

## About Us

by jdcline - Friday, March 11, 2011

<http://northcarolinacarinsurancepolicy.com/about-us/>

We provide insurance for everyone of every kind.

Get a [health insurance quote](#) now and save tomorrow.

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# North Carolina Car Insurance Policy

by jdcline - Wednesday, August 04, 2010

<http://northcarolinacarinsurancepolicy.com/>

Tips when buying **NORTHCAROLINA Auto Insurance** :

\* Find [Affordable Health Insurance for Families](#) today \*

Get your [Family Health Insurance](#) Quote today.

- 1) Never buy from the 1st **NORTHCAROLINA [car insurance](#)** agent you talk to !
- 2) When you see the **NORTHCAROLINA Auto insurance** you want to enroll in, call at least 4 agents you may find a lower deal, with other agents . There thousands of **NORTHCAROLINA Agents**, so even if you call 10 or 50 miles away make sure you get plenty [insurance quotes](#).
- 3) Dont let the sales person worry you into a more expensive low deductible, go with the 1 that you are most familiar with. The More you pay for the **NORTHCAROLINA Auto insurance deductible** the lower the monthly premium, and most **NORTHCAROLINA carriers** have **BIG discounts** if you enroll in a high deductible.
- 4) Buying **NORTHCAROLINA [auto insurance quotes](#)** ONLINE should cost the same from a carrier direct site as it does with a neighborhood agent in **NORTHCAROLINA** .
- 5) Most **NORTHCAROLINA insurance companies** give you a discount when you have more than 1 line or coverage with them, so shop all your plans at the same time. You will get better prices and higher quality service because the broker stands to make more profit off you.

Things your Representative does not want you to understand when purchasing **NORTHCAROLINA auto insurance**:

- 1) Insurance Agents get paid a part of of the monthly dollars you send the insurance company, so dont think they are always on your side as the more you spend the more they make and the more the company makes.
- 2) Insurance sales people are trained to sell the lower deductible so it raises their income & the profitability of their insurance company.
- 3) Most [insurance brokers](#) can give discounts & extras depending on the coverage, so the more look the better the price you will get.
- 4) You CAN cancel **NORTHCAROLINA Car Insurance carriers** in the center of your 6 month coverage. Dont let them talk you out of it, if the rates are better. Many times you change providers, so you may have

to wait for money return if you pay in advance but it is possible.

5) E-Check are a great way to pay, and the NORTHCAROLINA carriers often give a discount for the use of E-Checks. The reason they do this is not only to save on processing costs, but the customers who do this are more likely not to cancel as early and make fewer changes.

You want to remember NORTHCAROLINA Car insurance:

1) Working with a professional [insurance](#) agent NORTHCAROLINA agent:

If you work with a NORTHCAROLINA Auto insurance agent, they should work hard to earn your business. They should respond faster, and be more convenient.

2) NORTHCAROLINA Liability Coverage:

Bodily Injury Liability Protection-provides coverage if you or a covered driver is legally liable in an auto accident in which others are injured or killed.

3) NORTHCAROLINA Property Damage Liability Protection : provides coverage if you or a covered driver is legally liable for damages to another's property resulting from an auto accident in and out of NORTHCAROLINA .

4) Personal Injury Protection in NORTHCAROLINA :

Provides coverage for injury, and loss of income suffered by you, your covered passengers, and/or covered [family](#) members. (Personal Injury Protection Coverage is not available in each and every state. Ask a NORTHCAROLINA agent for quotes..)

5) Medical Payments Coverage in NORTHCAROLINA :

Provides coverage for doctor, hospital, and surgical, expenses incurred by you, covered family members, or your covered passengers riding in your covered auto.

6) NORTHCAROLINA Other than Collision Coverage :

Provides coverage for damage to your insured vehicle, up to the actual cash value, caused by falling objects, fire, theft, vandalism, and many other non-collision losses. A deductible may apply to this coverage.

Hears the real deal: Insurance is about peace-of-mind, and I know from experience a lot of time individuals buy on premium.

What matters most is when it comes time to file a claim, how fast will the insurance company react, where are their claims offices, what networks they use and how fast do they pay their claims are all and SHOULD BE A HUGE deciding factor when enrolling [NORTHCAROLINA Auto Insurance](#) as the coverage is only as good as its delivery so make sure you keep this in mind when shopping for NORTHCAROLINA [Auto insurance](#).

We also specialize in [home insurance](#).

## How can you get discounts on auto insurance policy?

by jdcline - Friday, August 06, 2010

<http://northcarolinacarinsurancepolicy.com/how-can-you-get-discounts-on-auto-insurance-policy/08/2010/>

How can you get discounts on auto insurance policy?

Find [Individual Health Insurance](#) today.

Insuring your automobile is one of the most important things to do. But some policies are very expensive. So you should look for the

discount auto insurance policies which will not only provide coverage to your car but also will be good for your finances.

### Steps to get discounts on auto insurance policy

If you already have an auto insurance policy for your car and it's expensive to deal with, you can get discounts on the current insurance policy. There are certain steps to follow when you're applying for discounts on the policy. They are:

#### 1. Get an yearly policy

When you're going for a discount auto [insurance](#) policy, get an yearly policy. This means that you have to pay the premium every year and not every six months or so. This gives you ample time to save on your money and the rates are not prone to any change for the whole year.

#### 1. Get devices for your car

Devices such as a theft device or you can get a serial number etched on the windows of your car to avoid car thefts. This is done by the insurance company and you can easily get discounts on your already existing auto insurance policy.

#### 1. Have a check on the mileage of the car

Keep a check on the mileage of your car and how much distance you cover while going for work. The insurance company may ask you these questions to give you discounts on your insurance policy.

#### 1. Get other discounts

Some auto [insurance policies](#) give discounts if you have undergone the defensive driving course. If you take such a course and qualify as a good driver, the auto insurance policy can give you discounts. Get all the information about it from the [state insurance](#) commissioner before taking the course.

### 1. Check your credit history

This is an important step for getting a discount auto [insurance](#) policy. Keep your credit report free from negative reports as the insurance companies keep a check on your credit report when they give discounts on your policy.

### 1. Give driving lessons

Try to give driving lessons to teenagers or other people as it'll look good on your record. If you inform the results of your lesson to the [insurance company](#), it'll surely earn you good discounts on your [insurance quotes](#).

When you're getting a discount [auto insurance policy](#), get that from a reputable company and get all the information you need for such a policy.

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