

Auto and Home Insurance The Basics



Insurance protects your financial well-being. It can help make things right when life goes wrong. We work with you to meet your unique needs in good times — a growing family, or new car, home or other prized possession and difficult times — a car accident, storm damage, home fire and much more. It's been one of our strengths since our founding in 1914.

Auto Insurance

Auto insurance is usually required by law and can protect you in many situations, including:



Accidents Have repairs made to your damaged vehicle.





Vandalism Restore your vehicle.

Theft Replace a stolen vehicle.



Natural disasters Get help with repairs in trying times.



Unexpected threats to your vehicle Don't go it alone when unforeseen events occur.

To make sure you have the protection you need, review your coverage regularly or when you're:



Buying a new or used car or other vehicle

Protect your new investment with appropriate coverage.



Growing your family The more people traveling in your vehicles, the more protection you'll want.



Relocating or beginning a job that requires more (or less) driving

Being on the road more means greater exposure to hazards.



Adding a new driver Make sure your family member starts driving with the right coverage.

THERE ARE TWO BASIC TYPES OF AUTO INSURANCE:

Coverage for others.

Your insurance will pay out to other parties *(not you)* if an accident is your fault. To protect your financial well-being, make sure you have enough liability coverage to pay for others' medical care and vehicle and property damage.



Bodily injury liability



Property damage liability

Coverage for you.

Collision covers physical damage to your insured car caused by collision, regardless of fault. You may also buy comprehensive coverage, which covers physical damage to your car not caused by collision — for example, if a tree falls on your car or if it's vandalized.



Collision and comprehensive for vehicles



Uninsured and underinsured motorist



Assistance when you can't use your vehicle

THE REAL

Medical payments



No fault and personal injury protection

Home Insurance

You'll be glad you have property insurance in case of:





Theft Replace your stolen possessions.

Vandalism Restore your property.



Liability/personal injury Be protected if someone is injured on your property.



Fire and lightning Get help with repairs when the unexpected strikes.



Floods, earthquakes and hurricanes Damage from these disasters may require separate insurance coverage.

Insurance products vary by state. Find out more from an insurance professional.

Take a closer look at your property insurance when you're:



Buying a home, condo or investment property

Safeguard your most significant investments.





Renting Get coverage for possessions and liability. Going to college Protect your belongings at school.



Protecting prized possessions

Expensive items or special collections (art, jewelry, etc.) may require additional coverages.



Facing life changes like marriage, kids or retirement

As your life evolves, your coverage should too.

TYPES OF HOME INSURANCE

There are different kinds of property insurance coverage, and mortgage lenders will generally require you to have home insurance —



Homeowners/Renters Protect yourself against damage to your home and possessions.



Personal property Help protect items in your home, including furniture.



Loss of use Provides assistance when you can't live at home due to a covered loss.



Personal liability Protect yourself against bodily injury and property damage sustained by others when you are legally responsible.

TIPS: Make the most of your insurance

Call AAA first

Accidents happen. Regardless of fault, if you have AAA Insurance, call us first and let us help you take the headache out of an accident and get you on your way.

Consider your deductible

A deductible is the monetary portion of your claim that you may be responsible for. You will need to decide what amount works best for you. Typical deductibles are \$500 or \$1,000. The higher your deductible, the lower your premium (the cost of your insurance policy).



Find the right balance for you

Save money

Insurance discounts vary by state.

Talk to your agent to find out which of these you may be eligible for.



AAA membership Car and home safety features Good student When it's time to choose auto and home insurance, we hope you'll choose AAA. We value our members and work with you to tailor coverages to meet your needs. Call a AAA insurance agent, come into one of our offices or visit us online at aaa.com today.

Not all product features available by state. Discounts vary based upon eligibility and may vary by state. Discounts are not cumulative. See specific policy language for coverage and exclusions.

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