

# Auto Insurance Shopper's Cheat Sheet

## Money Saving Tips & Tricks



Discover Hidden Savings  
Understand Terminology  
Time-Saving Shopping Tricks

**Auto Insider Tips**



# Auto Insurance Shopper's Cheat Sheet



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# Auto Insurance Shopper's Cheat Sheet

## Table Of Contents

- Introduction** **3**
- Auto Insurance** **4**
  - Premium Factors** **5**
- Auto Insurance Terms** **6**
- Comprehensive vs Collision** **9**
  - Using SmartFinancial** **12**
  - Shop for Auto Insurance Confidently** **14**
- Additional Helpful Information** **14**

## Introduction

Welcome to the Auto Insurance Shopper's Cheat Sheet, I appreciate you grabbing a copy, and I hope it provides you with a great deal of help and advice.

I have tried to make this an easy-to use, but all-encompassing document.

You might be asking, who is this guy?

I started working in a garage when I was 16 years old. I've towed cars, performed minor repairs; I have a decent understanding of how vehicles work and a solid idea of how to maintain a vehicle.

Over time I found myself in a unique job helping dealerships sell their cars. I worked closely with Dealer Principals and General Managers to maximize their profits, covering the four primary dealership profit sources, sales, service, parts, and F&I.

So, I have a deep understanding of how a car dealership generates revenue and how to increase their profits.

Now, I am taking all of my knowledge and experience, and I'm sharing it!

I'm providing an enormous amount of information in this document, on my website, and social media. Please take advantage of this information; it will save you money!

## Auto Insurance

Having some sort of auto insurance is required in every state in the US, and it's required by law in Canada. To check your state's minimum requirement, click here - [Value Penguin](#)

So, you will need to have auto insurance, and it's essential! An accident can create a great deal of damage and expense. An auto accident can lead to vehicle damage, property damage, and physical injuries to people involved in the accident and bystanders.

In addition to the damages and injuries, auto accidents often involve legal actions to recover expenses associated with the accident.

So, if you're involved in an accident, particularly if you're at fault, the cost associated with the accident can be enormous! That's why insurance is so important. And auto insurance can be confusing, so allow me to break things down for you, and you can decide what you need and what you don't.

First, let's break down some of the terminology used by automotive insurance companies.

An auto insurance policy coverage is often described by its coverage limits for bodily injuries per accident and per person and property damage per accident.

Many policies are 250/500/250, which covers up to \$250,000 for injuries per person and a total of \$500,000 for all injured parties in an accident, plus up to \$250,000 for property damage in an accident.

# A Complete Car Guide - From Purchase to Sale

## Premium Factors

There are lots of little elements that can help reduce your auto insurance premium; these include things like:

- Do you own a home or multiple homes?
- Did you graduate from college?
- How much do you drive your car - do you take frequent long trips?
- Is your car equipped with an alarm system?
- Are you married?
- Did your teen driver take a driver's ed program?
- Does your teen driver have good grades?
- Are you a Veteran?
- Do you regularly garage your vehicle?
- Is your vehicle going to be used for business purposes?
- What's your occupation?
- Would you make larger, less frequent premium payments?
- Would you enroll in automatic premium payment deductions from your bank account?
- Would you be willing to have paperless statements?
- Is every driver in your household going to drive every vehicle, or are there exceptions?

### 15 Factors That Can Lower Your Insurance Premiums

1. Owning a Home or Homes?
2. College Grad?
3. How Much You Drive?
4. Car Alarm?
5. Married?
6. Teen Driver's Ed?
7. Teen Driver - Good Grades?
8. Are You a Veteran?
9. Do You Use a Garage?
10. Use the Vehicle for Work?
11. What's Your Job?
12. Premium Payment Flexibility?
13. Auto Pay Premiums?
14. Paperless Statements?
15. Who Actually Drives the Car?

**Get a Quote Factoring This Information!**

## Auto Insurance Terms

Understanding the terms used in auto insurance is a critical first step to getting the coverage you need at the best price possible!

On the next two pages you're going to see a lot of terms and definitions, you don't need to memorize these terms - simply use this document as a reference.

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## Auto Insurance Terms

Term	Description
Insurance Claim	A claim made by a policy holder for funds to repair, replace or make whole from damages
At-Fault	The person who's considered at-fault is the person who's responsible for the accident
Insurance Quote	An estimate given by the insurance company to provide you with coverage
Additional Insured	Family members who are also covered with the primary driver
Deductible	An amount that is not included when the insurer covers an insurance claim
Limit	The maximum amount of coverage provided through the insurance policy
Collision Coverage	Covers you if you're at fault for a multi-vehicle accident, or if you're involved in a single car accident. Almost always required if you've taken a lease or car loan.
Comprehensive Coverage	Covers many non-vehicle accidents including things like theft, fire, damage caused by weather, accidents involving animals, often required if you've taken a lease or car loan.
Underwriting	The process of the insurer determining your degree of risk, and this determines what you will eventually need to pay for your auto insurance.
State-Required Minimum	The bare minimum amount of insurance you must carry to legally register and drive an automobile in your state.
Premium	The amount you will pay for your auto insurance. Payments are usually made monthly, quarterly, or bi-annually.
Medical Payment Coverage	Sometimes referred to as MedPay. Covers medical costs for you, and anyone who's also in your car regardless of who's at fault for the accident.
Exclusion	Elements not covered by the insurance policy
Declarations Page	The page in the policy that declares the most important information including the vehicle covered and the policy terms
Covered Accident/Event	An incident that your policy will provide insurance coverage
Effective Date	The date that your coverage begins - note that any accident or damage occurring before this date will not be covered by the policy
Liability Insurance	If you are determined to be at-fault for an accident this covers other peoples' vehicles, medical costs, property damages and potential legal actions
Gap Coverage	Covers the difference between the car's value and what's owed on an auto loan if your car's totaled or stolen
Totalled	Insurer deems the cost to fix your vehicle exceeds its value, or can not be safely restored they can total your car and pay you it's value rather than pay for repairs. This category is usually added to the vehicle's title
Full Coverage	A policy that provides Liability, Comprehensive, and collision coverage

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Term	Description
Uninsured Motorist Coverage	Protects and provides coverage if you are stuck by a driver who's uninsured or underinsured
Personal Injury Protection	Similar to MedPay, but offers more comprehensive level of coverage
Pay Per Mile Coverage	An option for a vehicle that's not driven very much - you pay by the mile for insurance coverage
Roadside Assistance	Covers roadside assistance including things like running out of gas, dead battery, flat tire, etc.
Umbrella Coverage	An extra layer of liability insurance
Forgiveness Coverage	Your first at-fault accident does not trigger a premium increase
Glass Coverage	Covers the cost to fix or replace windows or your windshield
Disappearing Deductible	Provides the opportunity for the deductible to be reduced or disappear after a long period without a claim.
Mechanical Breakdown	Allows you to select the mechanic who will repair your vehicle
Rental Reimbursement	Covers the cost of a rental car while your vehicle's being repaired
Subrogate	Efforts made by your insurance company to recover repair costs from the at-fault driver or their insurance company.

## Comprehensive vs Collision

When you're shopping for auto insurance, and when you're comparing quotes from different insurance providers it's important to understand the difference between Comprehensive and Collision Coverage.

I created this comparison chart to make it easy for you!

### Comprehensive vs Collision

Incident	Coverage
<b>Your driving and you hit a telephone pole</b>	<b>Collision</b>
<b>A tree limb falls onto your car</b>	<b>Comprehensive</b>
<b>Your driving down the road and you run over a tree limb</b>	<b>Collision</b>
<b>Your window's smashed during an attempt to steal your car</b>	<b>Comprehensive</b>
<b>Your window's smashed by a hit and run accident</b>	<b>Collision</b>
<b>Your car's damaged by a hail storm</b>	<b>Comprehensive</b>
<b>You flip your car while driving</b>	<b>Collision</b>
<b>Your car catches fire</b>	<b>Comprehensive</b>
<b>You hit the curb while driving</b>	<b>Collision</b>
<b>You hit a deer</b>	<b>Comprehensive</b>

Here's something essential; many of the above factors are not used if the traditional insurance website companies insure you!

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I know what you're going to say, but I HATE the traditional, long, drawn-out way I had to buy insurance in the past!

SmartFinancial is changing the auto insurance shopping experience... for the better!

Quickly and easily shop for or compare rates without sacrificing savings!

You see, SmartFinancial's a digitally-based service that gathers quotes from more than 200 insurance companies in a matter of minutes. But it gets better!

There are so many variables that go into determining your insurance rate. Most digital insurance options don't provide users with the chance to have these variables worked into the rate.

**Get Your Free Insurance Quote Right from My Website!**  
[Click Here](#)

**Auto Insider Tips** Call

**Compare car insurance rates instantly.**  
Drivers in Massachusetts could save up to 35%

**What car do you drive?**

Year

Make

Model

[+ Add second vehicle? \(Save up to 25%\)](#)

**Are you currently insured?**

**Are you a home owner?**

[Save & Continue ▶](#)

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Suppose your insurance quotes simple and straight-forward, great! SmartFinancial will save you money in a couple of minutes.

But, if you take a couple of extra minutes and you've got some underlying conditions that could help save you money. Simple things like how much you drive and where you drive. Will you garage the car? Are you a veteran? Do you have a car alarm? There's a long list of variables, and you can speak with a SmartFinancial insurance concierge who will help you use any cost-saving elements to ensure you pay as little as possible for your auto insurance.



## Compare Car Insurance Rates Instantly.

Answer a few simple questions and we'll sort through over 200 companies to find the best rates.

**Get a Free Quote Now**

Insurance Carriers include



PROGRESSIVE



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You can then buy your insurance in any manner you like, online, over the phone, or in-person.

Know that [SmartFinancial's](#) committed to providing their customers with a fully transparent service, and they take full accountability for the services they provide.

Let's take a look at the information and what to expect when you're working with SmartFinancial. If you want to compare your present insurance rate, make sure you've got your policy with you, and be sure to compare apples-to-apples, making sure you enter the coverage you've currently paying for, so you know exactly how much you can save!

## Using SmartFinancial

The first thing you will do is enter Zip Code, and from there, you'll enter the necessary information:

- Name
- Birthdate
- Gender
- Marital Status
- Phone Number
- Contact Information including address
- Are you a homeowner?
- Information about your current auto policy
- Events that could impact your policy including DWI convictions, tickets, and claims

**Then, you will provide details about your vehicle or vehicles.**

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From there, you'll begin to see actual insurance quotes and options. This streamlined approach to auto insurance helps you find the right auto insurance for your specific needs and situation!

In just a couple of minutes, you're connected to a vast network of auto insurance options - and you can quickly compare who's going to offer you the best rate!

## The New Way to Shop

Let 200 Insurance Companies Compete for your business while factoring *ALL* the discounts you're entitled to - get your *FREE* quotes now

[Learn more](#)

# A Complete Car Guide - From Purchase to Sale

## Shop for Auto Insurance Confidently

SmartFinancial's a company that's got one purpose, to help solve customer problems. Every employee is dedicated to this philosophy. You can confidently use their services, knowing they stand behind their services and don't hide behind the small print like so many in this industry!

**Special SmartFinancial Discount - No Cost Price Check**

## Additional Helpful Information

**New Car Shopper's Guide - My Exact Method - Download for Free**

**Used Car Shopper's Guide - My Exact Method - Download for Free**

**Complete Car Guide - Money Saving Advice - Download for Free**

**Dedicated to  
Saving You  
Time &  
Money**

