

# The Top Mistakes When Choosing Auto Insurance

You don't need to be an expert to choose the right auto insurance policy, but you should be aware of some of the basics that will ensure you get the best rate for which you qualify and are protected appropriately. Here are a few of the most common mistakes made when choosing auto insurance, and the ways in which they can affect you.

## Choosing Coverage That Is Too Low

Each state has a minimum requirement for liability coverage. In order to quote the lowest possible rates, some insurance companies will always quote at the state minimum. While this will ensure it is legal to drive your car, the minimum liability limit might not be enough to cover you properly in the event of an at-fault accident.

When you request an auto insurance quote, be sure the liability limits are high enough to thoroughly protect you and your assets. If a serious accident occurs and your policy limits are quickly reached, you will find yourself in court facing a lawsuit for the rest of the damages. It's better to be protected correctly in the first place.

## Missing Out On Discounts

The number of discounts offered by most insurance companies today can be a long list. But it's the major ones that you should pay the most attention to. The discount for having more than one policy with an insurer is often quite a large one. If you own a home, try to have your homeowner's and auto insurance with the same company. It just makes sense, financially and for the sake of simplicity. You will not only get a discount on the auto policy, but on the homeowner's premium as well.

## Skipping Affordable Extra Coverage

Most auto insurance policies have an option for roadside assistance. Some may include it automatically, while others require a small extra premium. This coverage will give you protection in case of a mechanical breakdown, locking your keys in the car, or other situations in which you require help. The yearly cost of adding this coverage is far less than the cost of having your car towed, so it just makes sense to add it, but many people don't realize it is even available.

Small mistakes like these can cost you a lot of money, and have even more serious consequences. Avoiding them is simple if you are aware of them when you select an auto policy.