



# Pfister Insurance Agency, Inc.

*“Providing a Shield of Protection”*

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## Auto Insurance Overview

### **What is Auto Insurance?**

Auto insurance helps you to protect you and your family against financial loss in the event of an accident or other cause of loss. It covers the injuries and damages caused by an accident and for which you are legally responsible. It may also cover the costs of repairing or replacing your vehicle if it is damaged or stolen.

### **What if I don't have car insurance?**

In Ohio, you're required to carry a minimum amount of liability insurance (or post a bond) and also provide proof of insurance before you can license your vehicle or renew your driver's license. If you are caught driving without car insurance, you may have to pay a large fine, have your driver's license suspended, and/or have your car impounded. Contact Tony, at The Pfister Insurance Agency, to find out what specific requirements you need to fulfill in Ohio.

### **How much auto insurance coverage should I purchase?**

The required minimum coverage may not be enough to pay for all the damages that result from an accident, and the legally responsible driver will have to pay the additional expenses out of pocket. You may want to speak with an agent to discuss the best auto insurance coverage for your needs and budget.

### **How can I keep my auto premiums down?**

Generally, the longer you drive without major citations or accidents, the lower your premium will be. You may also qualify for discounts based on safety features on your vehicle. Many of the Pfister companies offer an Annual Policy which keeps your rates stable for the entire year. We calculate your insurance costs for the year, and you don't have to worry about changes for an entire 12 months. Also, if you insure additional cars or your home with one of the Pfister companies, you can save on all your premiums. For further information, contact Tony at The Pfister Insurance Agency.

### **Why should I insure my car with The Pfister Insurance Agency?**

With Tony, at The Pfister Insurance Agency, you get a local professional agent, who can offer you insurance coverage to your Auto, Home, Life, and Small Business needs, simplifying your life and enabling you to save with multi-line discounts. Tony can talk with you about which discounts you may be eligible for. All of your friends at The Pfister Insurance Agency are committed to serving the needs of its customers, with unparalleled customer and claims service.