



LEUGERS

Insurance Agency, Inc.

Reliable. Knowledgeable. Professional.

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Understanding Coverages:



Collision and Comprehensive

<p>Collision insurance covers damage caused to your vehicle in an auto accident.</p>  <p>You're covered whether you hit a car, a pole, a tree, or any other nonliving/inanimate object. It doesn't matter whether the accident was your fault or someone else's.</p>	<p>Comprehensive covers damage done to your car in some way other than a collision.</p>  <p>You're covered against fire, theft, vandalism, and flooding, as well as damage caused by hitting an animal. Most comprehensive policies also offer optional glass coverage.</p>
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Why do YOU need them?

Because your state-mandated liability insurance doesn't cover damage to YOUR car!

What coverage do I need on my vehicle?

You are required to carry liability insurance that will take care of the other party's damages in the event you cause an auto accident. Determining the coverage needed on your vehicle depends on several factors,

- value of vehicle
- age of vehicle
- use of vehicle
- is there a loan on the vehicle

You can get pricing on coverage options before even purchasing a vehicle by providing the VIN information. Contact our team today!