

VANTREO

INSURANCE BROKERAGE

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[Home](#) > 5 Important Personal Automobile Insurance Upgrades

When we shop for automobile insurance, one priority is typically "low price". We all want to save 15% in 15 minutes, don't we?

Well, we do, but not when it leaves us under insured.

It's important that we purchase adequate liability insurance limits. When we buy insurance to keep premium down, we risk buying limits that are too low to actually pay for the damage we caused.

It's also not uncommon for a business owner to purchase high business insurance limits to insulate the company against legal action that could "pierce the corporate veil". Unfortunately, too many business owners, at the same time, insure very low personal auto liability limits thus compromising the very personal net worth protection they were going for.

In addition, there are important auto insurance "upgrades" that should be considered...

1. OEM endorsement - Standard auto insurance policies pay for the cost of generic parts in damage repair. With an Original Equipment Manufacturer parts endorsement, the insurance pays for the higher cost of brand parts.
2. Agreed Amount endorsement - Regarding vehicle value, mainstream policies cover "blue book" or "actual cash/depreciated" value only. With an Agreed Amount endorsement, vehicle valuation is established in advance.
3. Worldwide protection - Liability coverage (pays for legal costs and damages due to

negligence) and medical payments (pays for passenger medical expenses regardless of who caused the accident) can both be provided on a worldwide basis.

4. Accurate Named insured - The auto policy "named insured" must be carefully coordinated with the vehicle registration. The insurance policy protects the named insured as shown on the policy. If your policy does not insure the name listed on the vehicle registration, coverage will likely not apply.

5. Make sure to buy "uninsured/underinsured motorists" coverage - There are millions of uninsured/underinsured drivers out there and they CAN hit you. Since they have little to no insurance, you will have insufficient protection unless your auto policy includes uninsured/underinsured motorists coverage.

Too often, auto insurance policyholders don't collect what is needed from a claim. Too often, the most important questions just weren't asked.

VANTREO is here to help! If you'd like to boost your defense against automobile insurance claims, just let us know. [Reply here](#) [1].

About Us - At VANTREO Insurance Brokerage, we pride ourselves on our commitment to our clients and our community. As a certified, **B Corporation** [2], we also believe in the business of insurance as a force for good. We take our social and environmental awareness and obligations seriously. We use technology, backed by live expertise, to provide both personal and business insurance services to people operating in a wide range of industries. We are also work comp specialists and invite you to check out our **CompZone overpayment calculator** [3] to get an idea of where you may be able to locate savings opportunity. We learned that the work we are doing to eliminate workplace injuries, prevent insurance claims, empower middle-level managers to lead, and energize organizational culture is well-aligned with the goals of our client community. For more information or to get in touch with a VANTREO representative, call us today at 1-800-967-6543 or email us at info@vantreo.com

[4].

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