

Why do an annual Insurance Review?

Every once in a while you may get a letter in the mail from the May & Associates Agency regarding your Insurance. This is part of our annual review process. You may get this and think that you do not need to fill this out. Well, if you look below you will see some of the great reasons you should take the time to fill out and return this review.

Coverage Accuracy: This is to make sure that you are getting the coverage that you expect to have. Also, this is to make sure that the coverage you may have purchased years ago is still meeting the requirements that you needed when you originally purchased your policy.

Coverage Gaps: This is to ensure that you are not missing Insurance coverage on things you would like to be insured. This can help identify a piece of jewelry, or any other high ticket item that you would like to insure. There could also be a new circumstance in your life that has changed the way your current coverage will respond, when needed.

Change Limits: There may be times when you may want to change your limits. There are many reasons you may want to do so, and if you indicate you would like more information on how limit changing will affect your Insurance Premium your Agent will contact you as soon as possible to discuss this with you.

Identify Available Credits: You may think you have already obtained the most credits possible for your Insurance, but doing the Review will help identify if there are more available to you. Possibly you have your Home Insurance with us, but purchased a new vehicle and decided to place it with another Agency, if you were to move the Auto Insurance Policy and combine it with your Home Insurance Policy you would be eligible for a credit. There are numerous credits available and the review is one way to find out.

Confirm Accurate Contact Information: This is the last item on the list, but is just as, if not more, important than others. The reason we always try to keep your contact information up to date is so you we will be able to contact you with timely information, such as promotions. As more and more people move to using e-mail for their everyday use we want to make sure we have an accurate e-mail address for you, this is used for interaction regarding your policy, also we may occasionally send out other information to all customers regarding promotions, Agency News, or even office closures. So having the most up to date information can be very helpful.

If you have any questions go to our [website](#) and fill out a contact form. An Agent will contact you as soon as possible to answer any of your Insurance related questions.

There is a way to outsmart your auto insurer — We'll show you how

Skeptical? Don't be. We've shown thousands of people (just like you) how to save hundreds on Florida auto insurance. It's a simple trick that may seem too good to be true. It's not. Here's how it works:

Have you seen any of the recent car insurance commercials? Can any insurance company promise to save a customer 15% in 15 minutes? Is it true, you ask? Well...yes and no. Shopping may save some people 15% or more but others will only save 5% and many more will find that switching will actually cost them more than they are currently paying. Each insurance company is different – and they all have discounts based on different factors. The only way to get the lowest price is to see which company offers the best discounts for your specific situation and, here is the key...at certain time periods.

For example, you may be able to get a discount if you meet the following:

1. You haven't been in a car accident in the last year.
2. You've never had a DUI.
3. You drive less than 25 miles per day
4. You have no speeding tickets in the last 6 months
5. You park your car in a garage
6. You recently took out a loan
7. Your credit score just happens to improve in the last few months
8. You or other drivers in your household had changes to their driving record
9. You purchased a car
10. You purchased a house and insured it with your car insurance
11. You choose higher deductible levels
12. You don't smoke
13. You have no claims in the past 5 years
14.And on and on and on....

Most people these days are too busy to spend their free time calling every car insurance company out there. The good news is that [May & Associates Agency](#) represents multiple insurance companies that can do the shopping for you. FAPCO has access to over 20 quality insurers to match your risk profile to the best insurer. Simply fill-out one form and we will do the heavy lifting. Just sit back and prepare to save!!