

New Family's Guide to Auto Insurance



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

You're out on your own and ready to start a family. That means it's time to update your auto insurance! Here are some things to consider when deciding what kind of insurance to buy:

Wedding bells!

Marriage is about sharing, and that includes insurance policies. You and your spouse may want to merge your separate insurance policies into one. Consolidating your insurance could result in lower premiums or allow you to acquire more insurance at the same level of spending.

Baby on board!

Congratulations! It's a boy... or a girl! In either case, with the arrival of your child, you may be thinking of upgrading your family vehicle as well. But how will a larger vehicle affect your insurance? Auto insurance premiums are linked to the type of vehicle driven, so make sure you check the insurance rates before you make your final choice of a car. SUVs, convertibles and performance vehicles typically cost more to insure than other types of vehicles. Also, look at the car's safety features. Things like anti-lock brakes, side air bags and automatic seat belts could reduce your premiums!

Load 'em up!

Having a child means interacting with other parents and perhaps driving their children in your car while going to soccer practice or school. To protect your assets, you may want to consider increasing your liability insurance in case of an accident.

An "Umbrella" of protection

During this time you will likely be accumulating more assets. Therefore you might want to consider purchasing an umbrella policy that will better protect your financial resources in case of a lawsuit stemming from a car accident.

Questions or concerns?

The Ohio Department of Insurance regulates agents and companies that are licensed to sell insurance in our state. The Department's Consumer Services representatives can answer your insurance questions and investigate your complaints about an insurance company or agent. Call 1-800-686-1526.

