



Ames Insurance Center
537 Main Street, Suite 101
Ames, IA 50010
(515) 663-8750

Ames Insurance Center

August 2011 Newsletter

Getting the Right Coverage for your Motorcycle

If you haven't already, check out our Google place page by searching 'Ames Insurance Center' on Google. On our page you can read more about us & leave reviews which are much appreciated!

Motorcycle usage is increasing at about 5% annually. If you find yourself part of that statistic, there's a lot of options available to protect your ride.

Motorcycles are generally insured under their own policy, separate from an auto policy. This gives you more flexibility and the option to have different liability coverage on your motorcycle.

Another advantage of having a separate policy specifically designed for motorcycles is the ability

to insure customized accessories to their full value. Most motorcycle policies include accessory coverage up to \$1000-3000 with no extra charge. However, if you have more than this you can add on extra accessory coverage. This coverage insures custom paint jobs, added electronic equipment, and much more.

Liability limits are very important as motorcyclists are very vulnerable to accidents. In fact, motorcycles make up 3% of

all registered vehicles, but account for 13% of all vehicle fatalities. Having a motorcycle policy with the highest liability limits and medical payments you can afford is your best choice!

Give us a call at (515) 663-8750 to get a motorcycle quote!

Independent Agent magazine. July 2011.



Reasons to choose an Independent Agent- like us!

If you're moving to a new rental unit please let us know so we can update your policies with the new address. Give us a call at 515-663-8750.

As an independent agency, Ames Insurance Center has a lot to offer their current and future clients.

- 1) Everything we do focuses on you! We work hard to find the best company to fit your insurance needs.
- 2) We offer more options for you to choose from because we service more than just one company.
- 3) We save you time &

money. When you get a quote with us we "shop" for you through our companies to find you the best rate.

- 4) We strive to create a personal relationship with our clients. Our office is readily accessible and our employees are eager to help our clients at all times. This comes in especially handy anytime you have a claim or question!
- 5) We truly appreciate your

business & are constantly striving to show our appreciation. We offer many great giveaways throughout the year for current clients.

- 6) We're always just a phone call (515-663-8750) or e-mail (jwaters@amesinsurancecenter.com) away and we do our best to respond to your questions promptly and thoroughly!

Welcome back Students!

Welcome back to Ames, Iowa State students! Ames Insurance Center would like to wish you good luck as you start another school year. Remember, your good grades can get you a discount on auto insurance— a great way to save some money!

Students living outside of the dorms— check us out for a renter's insurance quote to protect all your personal belongings. We also offer great rates on auto and motorcycle insurance. Give us a call and we'll find the best rate for you among the different companies we offer!



Rental Car Coverage

Have you ever found yourself waiting at a rental car office, wondering whether you should purchase their insurance or not? Well, here's some information to help ease your worries and make sure you're properly insured while driving the rental.

First things first, when renting a car, most of the time your current auto insurance will cover your temporary rental. However, you're only covered for what you have— so if you have liability only on your personal auto policy and you damage the rented vehicle, you will be responsible for paying to fix it. It's good to note that your current insurance coverage will NOT cover the additional fees that the rental car company may charge you— these include administrative services, loss of use of the rented vehicle, and more.

The best thing to do if you're unsure about coverage is to give us a call before you rent the vehicle so we can make sure you will be insured by your current policy and give you recommendations if you're not.

Another important step before renting any vehicle is to call your credit card companies— many of them offer insurance coverage on rented vehicles if you use that credit card at the counter.

Now that you've mastered the basics, you still need to decide if you want any of the additional insurance offered by the rental car company. They will usually offer four types of coverage.

1.) **Loss Damage Waiver**— this relieves you of financial responsibility if the rental car is damaged or stolen. This may also cover administrative fees, loss of use, and towing costs. This is the most important coverage to look into while renting.

2.) **Liability Protection**— similar to liability coverage on your personal auto policy, this provides financial protection from lawsuits in case you are in an accident and get sued. If you have adequate liability limits on your personal auto policy, you may be able to comfortably skip purchasing this extra coverage.

3.) **Personal Accident Insurance**— similar to medical payments on your personal auto policy, this covers

you and your passengers for medical bills cause by a car crash. If you have adequate health insurance or are covered under the medical payments of your current policy this may not be necessary to purchase.

4.) **Personal Effects Coverage**— provides protection for the theft of personal items in the rental car. If you have homeowners or renters insurance with off-premises theft coverage, your personal items may be covered from theft after paying the deductible.

In any case, if you're renting a vehicle and want to feel comfortable with your coverage please give us a call! We are happy to assist you as we also want to make sure you're properly covered.

There's no sense in purchasing extra coverage through the rental car agency if you don't have to, but you also need to know what your current policy does/does not cover in order to safely drive off and enjoy the trip in your rental car.

http://www.iii.org/press_releases/renting-a-car-for-the-thanksgiving-holiday-tips-on-how-to-be-prepared-at-the-rental-counter.html

Independent Agent magazine. July 2011.

INTERESTED IN RECEIVING THE NEWSLETTER EACH MONTH?

SEND AN E-MAIL TO JESSICA AT: JBASLER@AMESINSURANCECENTER.COM