

## Customer FAQ Documents

### Document Name: DriveSure Auto Insurance - Common Questions & Quick Answers

This document provides answers to the most frequently asked questions by DriveSure Auto Insurance policyholders and prospective clients. Our aim is to provide clear, concise, and helpful information to assist you in managing your policy and understanding our services.

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#### I. Getting a Quote & Starting a Policy

- **Q1: How can I get a car insurance quote from DriveSure?**
  - A: You can get a free, no-obligation quote quickly and easily online at **DriveSure.com/quote** or by calling our dedicated sales team at **1-800-DRIVESURE** during business hours.
- **Q2: What information do I need to get a quote?**
  - A: To provide an accurate quote, we'll typically need your vehicle's VIN, driver's license numbers for all drivers, dates of birth, and your current address.
- **Q3: How long does it take to get a policy active?**
  - A: In most cases, you can get coverage immediately after completing the application and making your first payment. You'll receive proof of insurance electronically.

#### II. Understanding Your Policy & Coverage

- **Q4: What's the difference between Collision and Comprehensive coverage?**
  - A: **Collision** covers damage to your car from hitting another vehicle or object. **Comprehensive** covers damage from non-collision events like theft, vandalism, fire, hail, or hitting an animal. Both typically have a deductible.
- **Q5: What is a deductible?**
  - A: A deductible is the amount of money you agree to pay out-of-pocket for a covered claim before DriveSure pays the rest. Choosing a higher deductible can lower your premium.
- **Q6: Does my policy cover rental cars?**
  - A: Rental car coverage is an optional add-on. Please check your policy declaration page or contact us to confirm if you have this specific coverage.

- **Q7: Is my policy valid if I drive in another state?**
  - A: Yes, your DriveSure policy generally provides coverage in all U.S. states and often in Canada, adhering to the minimum liability requirements of the state you are driving in.

### **III. Making Changes to Your Policy**

- **Q8: How do I add or remove a vehicle from my policy?**
  - A: You can easily add or remove vehicles by logging into your account at **DriveSure.com**, using our mobile app, or by calling our customer service team. Please do this promptly to ensure proper coverage.
- **Q9: Can I add another driver to my policy?**
  - A: Yes, you can add eligible drivers (e.g., family members, household residents) to your policy. Contact our customer service team or manage your policy online to update your driver list. Additional premiums may apply.
- **Q10: What if I move to a new address?**
  - A: It's crucial to inform us of your new address immediately. Your location is a factor in premium calculation, and failing to update it could impact your coverage or premium.

### **IV. Payments & Billing**

- **Q11: What payment options does DriveSure offer?**
  - A: We offer various convenient payment options, including monthly installments, quarterly payments, or paying your full premium upfront (which may qualify for a discount). You can pay online, via our app, by phone, or by mail.
- **Q12: What happens if I miss a payment?**
  - A: If a payment is missed, your policy may enter a grace period. If payment is not received by the end of the grace period, your policy could lapse, meaning you would have no coverage. We recommend setting up automatic payments to avoid this.

### **V. Filing a Claim**

- **Q13: What should I do immediately after an accident?**

- A: First, ensure everyone's safety. Then, if possible, move to a safe location. Exchange information with other parties (name, contact, insurance), take photos of the scene and damage, and file a police report if required by law or for significant damage.
- **Q14: How do I file a claim with DriveSure?**
  - A: You can file a claim 24/7 via the DriveSure mobile app, our website's claims portal at **DriveSure.com/claims**, or by calling our dedicated claims hotline at **1-800-DRIVESURE**.
- **Q15: How long does the claims process usually take?**
  - A: The duration varies depending on the complexity of the claim, extent of damage, and cooperation from all parties. Our goal is to process claims efficiently. Your assigned claims adjuster will keep you updated.
- **Q16: Can I choose my own repair shop?**
  - A: Yes, you generally have the right to choose your preferred repair shop. DriveSure also has a network of approved repair facilities that offer guaranteed repairs and streamlined processes.

## **VI. Discounts & Savings**

- **Q17: What discounts does DriveSure offer?**
  - A: We offer a variety of discounts, including Good Driver, Multi-Car, Multi-Policy (bundling with home/renters insurance), Safe Driver Program (telematics), Defensive Driving Course, Good Student, and Anti-Theft Device discounts. Check our website or ask a representative for eligibility.
- **Q18: How can I lower my car insurance premium?**
  - A: Consider increasing your deductibles, bundling policies, enrolling in our safe driver program, taking a defensive driving course, or reviewing all available discounts you might qualify for.

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### **Need More Help?**

If your question isn't answered here, please visit **DriveSure.com** for more resources, use our online chat, or call our customer service team at **1-800-DRIVESURE**. We're here to help!