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Q: How do I file a claim?

A: To file a claim, call our 24/7 claims line at 1-800-CLAIM-NOW or submit through our online portal at www.insurance.com/claims. Please keep all photos, receipts, and documentation related to the incident. A claims adjuster will contact you within 24-48 hours.

Q: What is a deductible?

A: A deductible is the amount you pay out of pocket before your insurance coverage begins to pay. For example, if you have a \$500 deductible and a \$3,000 claim, you pay \$500 and insurance pays \$2,500.

Q: How do I add a driver to my auto policy?

A: To add a driver, provide their full name, date of birth, driver's license number, and the effective date you want them added. We'll run a quick check and send you a quote for any premium change within 1 business day.

Q: What documents do you need for a new policy?

A: For a new policy, we need: valid photo ID, proof of address (utility bill or lease), vehicle registration or home details, and your prior insurance history if applicable. This helps us provide accurate quotes.

Q: How do I cancel my policy?

A: To cancel your policy, call us at 1-800-555-0123 or email support@insurance.com. Please provide at least 30 days notice to avoid cancellation fees. We'll process a pro-rated refund if applicable.

Q: What is covered under comprehensive auto insurance?

A: Comprehensive coverage protects against non-collision damage like theft, vandalism, fire, hail, flood, and animal strikes. It does NOT cover collision damage or liability - those require separate coverages.

Q: How often should I review my insurance policy?

A: We recommend reviewing your policy annually, or whenever you have a major life change such as marriage, buying a home, having children, or changing jobs. This ensures you have adequate coverage.

Q: What is liability insurance?

A: Liability insurance covers damage you cause to others. This includes bodily injury and property damage. Minimum required amounts vary by state, but we recommend higher limits for better protection.