

Tips for first time car insurance buyers

Getting car insurance for the first time? Here is what to know about policy terms, coverage and potential discounts.

Buying a vehicle can be exciting — and a little bit scary. The same goes with getting **car insurance** for the first time, all on your own. There's responsibility — deciding what coverage and **deductibles** you want and need, to name just two examples — and a sense of independence as you move from a parent or caregiver's policy to one that's all your own. There's also **the potential to make mistakes**.

The first thing to understand about auto insurance is that there are **a variety of factors that can influence coverage and cost**. Age, marital status and home ownership are just three determining factors. A **Personal Price Plan®** helps you create an affordable price (just for you).¹ Here are questions to ask your **State Farm® agent** about coverage and discounts as well as the paperwork you may need to establish your own auto insurance policy.

What coverage is available and required?

Your agent can explain the **types of available coverages**. These typically include options such as **liability, uninsured motorist coverage, collision** and **comprehensive**. When it comes to vehicle insurance, each state sets its own limits on what's required and what's optional. In addition, if you have a loan on your vehicle, your lender may specify insurance requirements, too.

Can you explain the terms related to my policy

Some auto insurance terms may be familiar to you and others may be new, but your agent will be able to walk you through those insurance ins and outs. Typical terms include:

- **Premium** – The amount you pay at the interval you select (monthly or semi-annual).
- **Deductible** – The amount you are responsible to pay after an accident.
- **Exclusions and limitations** – What insurance does and does not cover.
- **Policy start date** – The day the insurance takes effect.
- **Policy end date** – The day the insurance expires.

What happens if I need help?

State Farm offers a number of options to connect with your agent or a customer service representative. One of the easiest options is to download the free [State Farm mobile app](#). You can use it to access a copy of your insurance policy, report a claim, pay your bill and [contact your agent](#). Visit our [contact us](#) page for even more ways to reach us.

What are possible auto insurance discounts to ask about?

Your agent can guide you through possible [ways to save on your auto insurance](#), including:

- Good student: save up to 25% for good grades
- Safe driver: no at-fault accidents or moving violations for three years
- Driver training: complete an approved driver education course
- Away at school: using the vehicle only while home during school vacations and holidays
- [Drive Safe and Save™](#) mobile app
- [Steer Clear®](#) for young adult drivers

Paperwork to bring to your State Farm agent's office

To establish your own auto insurance, you'll need:

- A valid driver's license
- Bank account information
- Vehicle details, including the VIN number (typically found on the dash near the bottom of the windshield or inside the driver's door), make, model and year
- Loan information

Once you've established your policy, schedule an insurance review at least once a year to go over policies, changes and needs. As you age, you may require more, less or different coverage, and you may qualify for additional savings.