

A close-up photograph of a bright yellow car, focusing on the driver's side door and the side mirror. The car's paint is highly reflective, and the side mirror is also yellow. The background is blurred, showing what appears to be a parking garage with concrete pillars.

HOW TO GET CAR INSURANCE

Protect Your Ride, Your Wallet, and Yourself
Without Getting Ripped Off



Allstate
You're in good hands.

YOUR INSURANCE EXPERT

Our mission is to help Round Rock families protect what matters most to them while creating customers for life. We're a one-stop resource ready to assist you in protecting your family, possessions and future. Stop by today to say hello and see how we can help. Follow me on [Facebook!](#)



WE OFFER

Provides financial protection for you and your vehicle if you're in a car accident. Most states require you to have at least bodily injury and property damage liability coverage to stay legal on the road.



Offers protection for your home, your belongings, and your family's liability. Coverage typically applies to events like fire, theft, wind, hail, and other covered risks.



Offers protection for your apartment or rental property at an affordable rate to ensure you and your belongings are covered.



MEET MITCHELL JAMESON

Mitchell Jameson is an insurance licensed in the state of Texas. Serving more than 20,000 customers in Central Texas over the past 23 years. We can assist you in navigating your complete household insurance protection plan. Protecting where you live, what you drive, lawsuit defense and your family's future with life and retirement.



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INTRODUCTION

Because Driving Without It Isn't Just Risky, It's Illegal

Getting behind the wheel comes with a lot of freedom, but also a ton of responsibility. Whether you're buying your first car or just trying to figure out what "liability coverage" actually means, car insurance isn't something you can afford to skip... literally. It's required by law in most states, and without it, one fender bender could financially wreck you.

But don't worry, getting car insurance isn't as complicated (or expensive) as it sounds. This guide breaks it down step-by-step so you know exactly what kind of coverage you need, what to look for in a policy, and how to avoid overpaying for it. Let's put you in the driver's seat, confidently and legally.



IT MATTERS

While car insurance just seems like an added expense to owning a car, it's actually really important. No cap.

Car insurance protects you financially if something goes wrong, whether that's an accident, theft, or damage. Without it, you could be legally and financially responsible for repairs, injuries, or worse.

- ✓ It's legally required in most states
- ✓ It protects your vehicle investment
- ✓ It covers injury, liability, and property damage
- ✓ It gives you peace of mind



It Protects You Financially

Let's get real: even a minor fender bender can cost thousands of dollars in damage. If someone gets injured or a vehicle is totaled, those costs skyrocket. Without insurance, you're on the hook for everything out of pocket, repairs, medical bills, even lawsuits.

Car insurance helps cover:

- Vehicle repairs or replacement
- Medical expenses for you or others
- Legal fees if you're sued
- Damages to property you accidentally hit

 **REMINDER: MINIMUM COVERAGE VARIES BY STATE. KNOW YOUR LOCAL LAWS AND DON'T ASSUME THE BARE MINIMUM IS ENOUGH TO TRULY PROTECT YOU.**

It's Required by Law in Most States

Driving without car insurance isn't just risky, it's illegal. Most states require a minimum amount of liability coverage, which helps pay for other people's damages if you're at fault in an accident.

If you get pulled over or in a wreck without insurance, expect:

- Hefty fines
- License suspension
- Possible vehicle impoundment
- Higher premiums down the line



KEY TERMS

Let's decode the lingo so you aren't taken for a ride:

- **Premium:** What you pay for your insurance, monthly, every 6 months, or annually.
- **Deductible:** The amount you pay out of pocket before insurance kicks in.
- **Liability Coverage:** Covers the other person's damages if you're at fault.
- **Collision Coverage:** Covers your car if you crash into another car or object.
- **Comprehensive Coverage:** Covers non-crash damage like theft, vandalism, hail, or hitting a deer.
- **Uninsured/Underinsured Motorist:** Covers you if someone else causes an accident and doesn't have enough insurance.
- **Policy Limit:** The max amount your insurance company will pay for a covered claim.



DEDUCTIBLES

A deductible is what you pay out of pocket before insurance helps.

For example:

If your deductible is \$500 and you cause \$2,000 in damage, you pay \$500 and your insurer pays \$1,500.

- Higher deductible = lower monthly payment, but more out of pocket if something happens
- Lower deductible = higher monthly cost, but less to pay during a claim

✓ Choose a deductible you can afford in case of an emergency

A vertical image on the left side of the page. The top half shows a close-up of a hand with fingers slightly spread, reaching out. The bottom half shows a yellow car, possibly a taxi, parked on a dark surface.

GETTING QUOTES

While car insurance just seems like an added expense to owning a car, it's actually really important. No cap.

Car insurance protects you financially if something goes wrong, whether that's an accident, theft, or damage. Without it, you could be legally and financially responsible for repairs, injuries, or worse.

It Gives You Peace of Mind

Car insurance is basically an adulting safety net. You can't control the weather, other drivers, or random acts of chaos (hello, shopping cart dents and surprise potholes). But you can prepare for them.

Knowing you're covered in case something happens helps you drive with more confidence and less stress.

You can get car insurance from:

- Major providers: AllState, GEICO, State Farm, Progressive, etc.
- Independent agents: They compare quotes from different companies for you
- Online platforms: Use tools like NerdWallet, The Zebra, or Policygenius

Compare:

- Monthly premiums
- Deductible amounts
- Policy limits
- Extra perks (roadside assistance, rental coverage, etc.)

 **Pro Tip:** Don't just choose the cheapest policy. Choose the best coverage for your situation.

**THE MORE ACCURATE YOUR INFO,
THE MORE ACCURATE YOUR QUOTE.**

When applying for car insurance, you'll need:

- Your driver's license number
- Vehicle info (year, make, model, VIN)
- Your address
- Driving history (accidents, tickets, claims)
- How often and far you drive
- If others will be driving your car



CHOOSE COVERAGE

Most people need:

- ✓ Liability (required)
- ✓ Collision (if your car has value or is financed)
- ✓ Comprehensive (to protect against theft and natural damage)
- ✓ Uninsured motorist (strongly recommended)

You can also add:

- Roadside assistance
- Rental car reimbursement
- Gap coverage (if you owe more on your car loan than it's worth)

Pro Tip: Ask your agent about bundle rates. It may save you money by bundling renter's insurance with car insurance, and so on.

Once you choose a policy:

- Set up your payments (monthly or in full)
- Print your insurance card or save it digitally
- Keep proof of insurance in your car at all times
- You're ready to hit the road, legally covered

Car insurance can feel overwhelming, but with the right information and a little patience, it's totally manageable.

The right policy doesn't just protect your car, it protects your finances, your future, and your peace of mind.

Now that you have a basic understanding of car insurance, reach out to our favorite Allstate agent for a personalized service.

