



PROUDFIT
Insurance

How to Buy Insurance

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At Proudfit we understand how overwhelming the insurance marketplace can be. Buying insurance can be a difficult task as there is so much information, buzzwords, jargon and sales. This is why we have created a simple step-by-step guide to make it easy for anyone to buy insurance that cover his or her needs.

How to Buy Insurance

When it comes to insurance you want to have all of your needs covered, but also pay a fair price and get value for your money.

Step 1: Assess Your Needs

Do I need this type of insurance? How will it benefit me? Ask yourself basic questions before committing to any purchases or contracts. The most important part of the process is assessing what cover you need.

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Do you currently have a policy? Is it outdated? Many people purchase an insurance policy once and automatically renew it without assessing their needs. If you already have an insurance policy, reassess your needs as they may have changed. People outgrow their policies everyday, and only realize this when it is too late and they need to make a claim.

Step 2: How Much Coverage do you Need?

Insurance coverage varies, and you need to decide how much coverage you need. Some insurance policies cover specific dollar amounts, while others cover percentage of loss.

Step 2: How Much Coverage do you Need?

Ensure that all of your needs are covered, as many policies have exclusions. This is where the small print can come back to bite you so make sure you read it. If you have read it and you don't understand it than ask an expert.

Step 3: Where do you Buy Insurance?

If you are going at it alone, the Internet can be the best place to get a great price. Comparison websites can be the best place to bag a bargain.

Many people prefer working with an insurance agent as they can translate the jargon and interpret the fine print. This way you know exactly what you are signing up for.



Step 3: Where do you Buy Insurance?

When choosing an insurance company it may be worth your while to consider the company's record of refusing to pay claims. Your state insurance commission can have a record of any complaints lodged by previous policyholders.

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Vendors will usually offer discounted prices if you are purchasing more than one type of insurance from them, so it can be worth your time to purchase many of your needed policies from one company.



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Group purchasing can also be more cost effective so ask your agent for group policy options. Group purchasing can also include added benefits and long term price stability. Speak to an insurance professional to discover how you can join a purchasing group.



Thank you

Thank you for for taking the time to read our steps on “How to Buy Insurance”.

If you have any further questions, Please contact an agent at Proudfit Insurance today:

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