

CAi Insurance Company looks at these angles of motor insurance policies as COVID restrictions ease

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Fresno, California Jun 27, 2022 ([Issuewire.com](https://www.issuewire.com)) - At Central Auto Insurance Agency, Inc., we are dedicated to simplifying your search for the most cost-effective coverage that addresses you and your family's driving needs. Our mission is to provide our clients with the best customer service possible and find the most affordable premium rates for their vehicles.

Finding the best auto insurance coverage at the best premium rates can be very frustrating, especially considering how many hundreds of agencies exist in the marketplace today. There is a lot to consider when finding the right auto insurance coverage at the best possible rates. At Central Auto Insurance Agency, Inc.,

Driving a car without insurance is illegal, as per the Motor Vehicle Act. Motor insurance provides consumers financial cushion in case of an accident, theft, or damage to the vehicle caused by a natural calamity or any other reason.

In the last two years, people have restricted their travel due to Covid lockdowns and travel restrictions later. As a result, many consumers missed renewing their motor insurance policies.

"With life getting back to normal in the last few months, and people moving out of their homes, it is essential for vehicle owners (both two-wheeler and four-wheeler) to keep a tab on their motor insurance policies. It is crucial to ensure that their motor insurance policies are up to date," says CAI Insurance

Company Paul Singh.

In many cases, it has been seen people did not renew their motor insurance policies, during the two-year Covid restrictions.

To begin with, CAI Insurance Company Paul Singh. points out, “consumers should check if the motor insurance policy is renewed; if it is not, one should check its grace period and get the policy renewed.”

He further adds, “In case, the consumer is thinking of buying a new motor insurance policy, opting for comprehensive insurance coverage is beneficial.” Not only does it cover third-party liabilities and offer cover against own damages, but it also provides financial aid upon losses arising from a collision. It also covers loss due to theft, natural calamities, repairs and replacement, and even loss of cars. Although this cover calls for a higher premium, note that the benefits are numerous.

Industry experts say people should also be aware of availing no claim bonus. There are chances that many policyholders did not make claim in the last year, majorly resulting from the low utility of the vehicle. In that case, as a policyholder, you will be eligible for a certain discount during policy renewal.

For instance, one can get a 20 percent discount after one claim-free year, 25 percent after the second consecutive year, 35 percent after the third, 45 percent after the fourth, and 50 percent after the fifth consecutive year.

CAI Insurance Company Paul Singh. explains, “The insured should be aware, that there is the provision of NCB Reserving, in which an insured can get his/her NCB transferred to his/her new vehicle and can take benefit of lower premiums. It is also recommended to buy insurance with an adequate IDV (Insured Declared value) so that the consumer can receive adequate cover in case of car damage.”

Similarly, note that you should wisely choose the add-on covers, as per your location and usage of a particular add-on. For example, according to experts opt for covers like Geo Extension, only if you are taking your vehicle outside the Indian geography.

CAI Insurance Company Paul Singh. explains, “At times, it can be difficult to understand all terms and conditions in the policy and thus take the help of digitally-enabled insurance advisors, especially from the InsurTech distribution companies. This can help consumers buy insurance in an unbiased way and then guide them with the right steps of availing of the policy claims, as a part of their insurance service.”

Central Auto Insurance Agency, Inc. understands that people need to have options when it comes to choosing the right auto insurance for themselves and their family members. That’s why we are committed to the highest customer service standards in the state of California. We believe in building long-term relationships and mutual trust with our customers while providing the highest quality customer service possible.

Our commitment to you and your family assures you that we are the premier affordable choice for all your auto insurance needs. If you need more information regarding auto, boat, motorcycle, or RV insurance, we encourage you to contact our agency today.



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Source : CAI Insurance Company

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