

## **EZ Insurance Tulsa Oklahoma Announces new easy Insurance plans**

*We are an independent agency with the customer in mind. We have relationships with dozens of insurance companies, allowing you to get the right price with the right service. Whether you have the ideal history or not, we have insurance for you.*

**Sept. 20, 2009** - [PRLog](#) -- We are an independent agency with the customer in mind. We have relationships with dozens of insurance companies, allowing you to get the right price with the right service. Whether you have the ideal history, preferred companies desire, or a not so perfect history, we find the right coverage, with the best company, at the best price for you. Make the latest changes to your policy directly from our website twenty-four hours a day, seven days a week. Use any of our convenient forms located at the left for policy service directly from your home or office. As an independent insurance agent we can offer the right coverages with the personal touch you would expect from your neighborhood insurance agent.

Homeowners insurance protects you from financial losses caused by storms, fire, theft, and other events outlined in your policy. Carrying the right amount of coverage is essential to protecting your family and belongings.

What is auto insurance?

Auto insurance protects you against financial loss if you have an accident. It is a contract between you and the insurance company. You agree to pay the premium and the insurance company agrees to pay your losses as defined in your policy.

Auto insurance provides property, liability and medical coverage:

Property coverage pays for damage to or theft of your car.

Liability coverage pays for your legal responsibility to others for bodily injury or property damage.

Medical coverage pays for the cost of treating injuries, rehabilitation and sometimes lost wages and funeral expenses.

An auto insurance policy is comprised of six different kinds of coverage. Most states require you to buy some, but not all, of these coverages. If you're financing a car, your lender may also have requirements.

Most auto policies are for six months or a year. Your insurance company should notify you by mail when it's time to renew the policy and to pay your premium.

Why do you need auto insurance?

It's really all about protecting yourself financially.

If you're in an accident or your car is stolen, it costs money, often a lot of money, to fix or replace it.

If you or any passengers are injured in an accident, medical costs can be extremely expensive.

If you or your car is responsible for damage or injury to others, you may be sued for much more than you're worth.

Not only is having insurance a prudent financial decision, many states require you to have at least some coverage.

Questions to ask your agent

Your Independent Agent is an advocate for finding auto insurance that meets your specific needs. Here are a few things to consider as you prepare for the discussion:

How much can you afford to pay if you get in an accident? (To keep premiums low you may want to have a higher deductible and be willing to pay more for repairs.)

What is the insurance company's level of service and ability to pay claims?

What discounts are available? (Ask about good driver, multiple policy and student discounts.)

What's the procedure for filing and settling a claim? (Ask who to call and what happens after you file a claim.)

## Homeowners Insurance Information

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Because everyone's needs are not the same, it is best to consult your agent to help assess your needs and find the insurance policy that is right for you.

What is Homeowners insurance?

Homeowners insurance provides financial protection against disasters. A standard policy insures the home itself and the things you keep in it.

Homeowners insurance is a package policy. This means that it covers both damage to your property and your liability or legal responsibility for any injuries and property damage you or members of your family cause to other people. This includes damage caused by household pets.

Damage caused by most disasters is covered but there are exceptions. The most significant are damage caused by floods, earthquakes and poor maintenance. You must buy two separate policies for flood and earthquake coverage. Maintenance-related problems are the homeowners' responsibility.

Why do you need homeowners insurance?

It is really all about protecting yourself financially if something unexpected happens to your home or possessions. That's important because chances are your home is likely one of your largest investments.

If your home was destroyed by fire or damaged by a natural disaster, you'd need money to repair or replace it.

If a guest in your home is injured, liability protection and medical coverage help pay expenses.

If you are a victim of theft and vandalism, it can reimburse you for your loss or pay for repairs.

If you are still paying for your home, your lender will require insurance.

It is important to know that homeowners insurance is meant to cover unexpected damage, not routine maintenance. Ask your agent to talk about what is covered and be sure to read your policy so you know exactly what's included and what is not.

Things to consider and questions to ask your agent

Here are few things to discuss with your agent that will influence your decisions.

How much will it cost to rebuild my house and replace my belongings if they are damaged or destroyed? (Ask your agent to talk you through your home's features and the things you own so you can make an informed decision about coverage.)

Does the insurance company have a good reputation for customer service? Is it known for paying claims fairly and promptly?

What discounts are available? (Ask about multiple policy, security system and fire resistance discounts.)

What's the process for filing and settling a claim? (Ask who to call and what happens after you file a claim.)

Why do you need insurance for your motorcycle?

You'll enjoy being out on the open road even more when you're not worried about the safety of yourself, your passengers or your investment. Here are a few things to consider:

If you're in an accident or your motorcycle is stolen, it costs money, often a lot of money, to fix or replace it.

If you or a passenger is injured in an accident, medical costs can be extremely expensive.

If your motorcycle is responsible for damage or injury to others, you may be sued for much more than you're worth.

Your motorcycle may be one of your most prized possessions. It deserves special protection.

Things to consider and questions to ask your agent

Your Independent Agent is an advocate for finding insurance that meets your specific needs. Here are a few things to consider as you prepare for the discussion:

How much can I afford to pay if my motorcycle is in an accident, damaged or stolen? (Ask your agent what your cost savings would be if you raised your deductible.)

What discounts and programs are available? (Ask about discounts for taking safety classes or having multiple policies. You may also save money if your motorcycle is stored in a garage or if you belong to a motorcycle association.)

How much medical and liability coverage should I have?

Does the insurance company have a good reputation for customer service? Is it known for paying claims fairly and promptly?

What's the process for filing and settling a claim?

Tips for the cost-conscious rider

Many factors can play a role in determining what your insurance costs will be such as your age, your driving record, where you live and the type of motorcycle you own, or being a graduate of a rider-training course.

Many companies offer discounts from 10 to 15 percent on motorcycle insurance for graduates of training courses, such as the Motorcycle Safety Foundation (MSF) rider course. Riders under the age of 25, usually considered a higher risk, may see some savings by taking this course. It's also a good idea for cyclists who have already had accidents.

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City/Town	Tulsa
State/Province	Oklahoma
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