



## Auto Insurance

### Read this before you get behind the wheel

Nothing puts the brakes on fun like a car accident. And no matter how careful you are on the road, chances are you may be involved in an accident at some point in your life. So if you own, lease or drive a car, you need to have auto insurance.

Auto insurance protects you, your passengers and your vehicle in the event of an accident, storm, vandalism or theft. What must be or can be covered by auto insurance is usually determined by state laws. Although laws vary from state to state, these types of protection are commonly included in an auto insurance policy:

- **Liability coverage** pays for injuries and property damage if you are found at fault in a car accident.
- **Medical payments protection** covers the cost of medical care (up to an amount set by the policy) for you and your passengers after an accident.
- **Personal injury protection** covers your lost income if you are unable to work as a result of injuries related to an accident, and pays for medical expenses, replacement services and funeral costs.
- **Collision protection** covers damage to your car caused by an accident.
- **Comprehensive coverage** pays for repairing damage to your car due to a fire, theft, flood or vandalism.
- **Uninsured motorist or underinsured motorist protection** pays for your medical expenses if you are hurt by a hit-and-run driver or a motorist who does not have any—or enough—insurance.

Optional protection for roadside assistance after an accident and reimbursement if you need to rent a car while yours is being repaired may also be available in your state.

### Check Your State's Limits

Driving without auto insurance is illegal. However, required coverage limits vary from state to state, so it is essential that you verify your state's requirements and get the required insurance before you get behind the wheel.

Never drive without auto insurance. If you get into an accident as an uninsured motorist, you may have to pay for legal fees, medical bills and repair charges. These expenses add up fast, and would likely cost a lot more money than the price of that auto insurance policy you should have purchased in the first place.

## Auto Insurance (continued)

### Review, Renew, Repeat

If you only review your auto insurance annually, you're not alone—but you could be missing out on discounts that could reduce your premiums. To ensure you have the right amount of coverage and get the best rates, you should review your policy with an independent insurance agent every time you:

- **Buy a new or pre-owned vehicle.**  
You'll need to provide the year, make and model of the car you plan on purchasing. Note: Some insurance companies now offer discounts to hybrid-vehicle owners.
- **Move, or if your dependent child relocates to another city or state for college.**  
A simple ZIP code change can dramatically impact your rates.
- **Change your daily commute.**  
Traveling shorter distances each day (i.e., if you start working out of your home or your company moves) could decrease your rates.
- **Install anti-theft equipment.**  
Adding an after-market security system could boost your savings on monthly premiums.
- **Receive grade reports for your dependent child.**  
Some insurance companies offer "good-student" discounts.

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