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# YOU SHOULD KNOW

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### Dear Subscriber,

Medical care and other expenses following a car accident have skyrocketed. Unfortunately too many people find out the hard way that they don't have sufficient insurance coverage. Use these tips to start a review of your policy protections.



## THE DOCKET /

- [> CHRISTIAN & DAVIS WEBSITE](#)
- [> SC JUSTICE REPORT](#)

## 10 Tips for Reviewing Your Policy

### Will Your Auto Insurance Be There When It Matters Most?



Chances are one in 50 you will be involved in a car accident this year... or almost guaranteed during your lifetime. You will then dig out that annoying auto insurance renewal statement you've been ignoring every year, confident that you have "full coverage."

But that's when many people realize that the "full coverage" they thought they had can still

leave them exposed to runaway medical bills, lost wages or even the expenses of another party.

Before the odds catch up to you, **you should know** if you are covered and how best to choose a policy that will protect you when it matters most.

*Better read [more here](#).*

## BY THE NUMBERS /

**1 in 8  
 Uninsured**

According to a 2014 study by the [Insurance Information Institute](#), an estimated one in eight drivers was uninsured nationwide in 2012.

**5-20%  
 Discount**

Paying your insurance premiums annually or semi-annually [can save you](#) up to 20 percent on your car insurance, versus paying monthly.

**\$3,231**

The [average liability claim](#) for property damage in a car crash was \$3,231 in 2013. The average claim for bodily injuries was \$15,443.

## In Damages

### BOOKMARK FAVORITES /



#### Understanding Car Insurance Coverage

An illustrated guide to all of the possible ways you can protect yourself while choosing auto insurance coverage. [View video.](#)



#### Protect Yourself Against Uninsured Motorists

Uninsured or underinsured motorist coverage can safeguard you from skyrocketing bills. Watch this video for a better understanding of this coverage. [View video.](#)



#### Cutting Teen Car Insurance Costs

Adding a teen driver to your policy can increase your premiums on average by 90 percent. Here are some ways to save without compromising your teen's coverage. [View video.](#)



#### Food Safety and Civil Justice

Millions of people in America fall victim to foodborne illnesses every year that could have been prevented as outlined in this revealing new report from the American Association for Justice.

[Read here](#)



#### Being Loyal Can Cost You

An NPR investigation uncovered “price optimization,” a research tool used by insurance companies to increase rates for long-time customers.

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