

# What Does a Used Auto Dealers Insurance Cover?

When you are looking to buy used auto dealerships insurance, there are several things that you need to consider. Some of these items will be found on the internet, but some will not. When shopping for used [illinois-car-insurance.com](http://illinois-car-insurance.com) will want to take your time and make sure that you are getting the best deal possible. You will also need to ask questions and understand everything that you are being told. The more you know about a used auto dealership's insurance policy the better decisions you will make.

When you go to a car dealership to purchase a new automobile, you are likely to have a salesperson try to convince you that a collision and comprehensive insurance policy is the only way that you will be protecting your investment. This is a mistake that you should not make. Your new car was a long time coming and you want to ensure that you are fully protected against any financial loss.

A used auto dealers insurance policy should have what is called a "malpractice" clause. This is a clause that will allow the insurance company to be liable for mistakes and omissions made by their agents. This is important because you are paying a lower monthly payment to protect yourself in case something happens.

You should look for a vehicle assurance rating that is at least average. These ratings are determined by the AM Best and Dow Jones, who publish industry rankings every year. Just because a policy has an AM Best and Dow Jones rating of A does not guarantee that it is a good policy. You should shop around and compare auto dealerships policies before you buy your next automobile. By doing this you can ensure that you are not paying a higher premium than needed.

When you take your car out for a service, you should ask the service man or mechanic what type of insurance they carry. If they cannot answer your question you should ask them if they use a specific company. Many times if they use a certain insurance company they will give you a discount on their part of the deal. Also ask how long it will take to receive your reimbursement. If you find a company that gives a high rate but you have to wait a very long time before you will receive a claim, you may want to consider looking for another insurance company.

The value of your used auto dealers policy will be based upon several factors. The age of the car, how many miles it is worth, if it has any problems, etc. You want to be sure that you have enough coverage so that if anything were to happen you do not lose everything. Make sure you are also covered in the event of theft or damage caused by an act of nature. You can expect your policy to include emergency assistance, which means that you will get help if you are stranded on the side of the road with a flat tire or if your car runs out of fuel.

There are several things that your policy will cover for. You will be covered for collision damages if your car is damaged from a collision. Your policy will also cover your car in case

of theft or vandalism. In the event your car is damaged in an accident that you are at fault then your used auto dealers policy will pay to repair or replace your car.

Finally one thing that your used auto dealers insurance will not cover damages caused by fire or water. This includes flooding, which is why you may want to talk to your insurance agent about this coverage. There are a number of different types of insurance for your car but you need to make sure that you are always asking questions. If you follow these steps you will be well on your way to having the best insurance for your car.