

Six Tips for New Car Buying

Are you going to buy a new car this year? Whether you're looking for a family minivan, a sporty coupe or a fuel-efficient mini-car, here are six tips to factor into your research.

1. Check the safety ratings – The nonprofit Insurance Institute for Highway Safety (IIHS) offers vehicle safety ratings. Its annual list of [Top Safety Picks](#) are based on how well a vehicle protects its occupants in a crash. They also compile a [list of insurance losses by make and model](#). These insurance loss results generally are good predictors of the experience of current versions of the same vehicle models.

2. Go green – The Environmental Protection Agency's [Green Vehicle Guide](#) can help you pick the cleanest and most fuel-efficient vehicle to meet your needs. It provides information about the environmental performance of vehicles and provides you with dynamic search and sort capabilities, including a [side-by-side comparison](#) of three vehicles. You can also view a list of the EPA's [most and least fuel-efficient vehicles](#).

3. Check your coverage – You should contact our agency about your insurance rates for your new vehicle. The vehicle make and model are among several factors that may affect the cost of your insurance policy. If you need to verify your insurance coverage during or after normal business hours and you can't reach us, contact ERIE's Customer Service at (800) 458-0811.

4. Update your auto policy – After acquiring your vehicle, contact your Agent the next business day to make the changes to your auto insurance policy to ensure you're properly insured.

5. Add a new car endorsement to your auto insurance policy – New cars depreciate quickly; the compensation a standard auto insurance policy provides may only be enough to purchase a used car as a replacement. ERIE's New Auto Security Coverage Endorsement protects your new vehicle against depreciation for up to two years. (An endorsement is simply a document used to amend your car insurance policy.) This endorsement includes:

- **Lease/loan security** – Covers the difference if you owe more on your vehicle than its current value, and it is a total loss. Coverage applies to vehicles on lease or auto loan for up to seven years.
- **Replacement cost** – ERIE will pay to replace your car if it's two years old or less and is a total loss. The Customer will receive a new car of the same make and model. If the model is no longer available, the insured will be offered a similar vehicle. (The replacement coverage is not available on leased vehicles.)
- **Repair coverage** – ERIE will pay to repair your vehicle, without a deduction for depreciation, if it is two years old or less and is not a total loss. This endorsement must be added to a new vehicle within 60 days of the lease/purchase of the vehicle and the Customer must have purchased comprehensive and collision insurance coverage. *(This endorsement is not available in New York or North Carolina.)*

6. Add road service coverage – No one of us likes to be stranded by a broken-down car. If your vehicle becomes disabled, this coverage from Erie Insurance pays for reasonable auto towing and required labor costs at the site of the vehicle breakdown. An additional premium or cost is required for this coverage. *(Limitations apply in North Carolina.)*

Contact Us

There's a lot to think about when it comes to auto insurance coverage. We will help you select the best coverage to match your needs.

And, the same kind of great service you get on your ERIE auto policy, you can get on your home and business too. Contact our agency today to learn more about the coverage, discounts and your options.

ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information.

