



Mistakes to Avoid When Applying for Auto Insurance

You may not think an error on your auto insurance application is a big deal, but the consequences can be very costly. Giving inaccurate information on your application can lead to increased premiums, policy cancellations or insufficient coverage in the event of an accident. Here are some common mistakes to avoid when applying for auto insurance.

- **Not listing all drivers**—Anyone who continuously drives your vehicle, even if it's just for a short period of time each week, should be listed on your policy.
- **Giving a false vehicle location**—The difference between parking in one zip code versus another can greatly affect the amount of coverage you need for your vehicle. Failing to report your car's true location can impact the accuracy of your insurance quotes.
- **Not reporting your driving infractions**—It's best to be upfront about your driving record to avoid any conflicts or discrepancies. Your insurance company can easily retrieve any driving records to check the accuracy of your application.
- **Not disclosing business uses**—In some cases, you may need a specialized policy when driving for business purposes or for a rideshare company like Uber or Lyft. Failing to take the proper steps could lead to a lack of coverage following an accident.
- **Failing to update life changes**—Changing addresses or adding another driver to a vehicle are all life changes that need to be updated on your policy. By not reporting changes, you may be overpaying for coverage and missing out on available discounts.

Be Honest to Avoid Consequences

Inaccuracies on your auto insurance application can end up costing you more money in the long run. If you think that you may have given inaccurate or incomplete information on your auto insurance application, contact the insurance professionals at SCS Agency Inc to update your auto policy and avoid any ramifications.

Contact us today for additional coverage guidance.

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