

feature story ideas

NOTE: IIAT professionals and agency members located in your trade area will be happy to be interviewed on these or any other insurance-related subjects.

Personal Auto

- I'm renting a car and the rental company is asking if I want to purchase insurance. What do I do?
- What is the difference between Personal Injury Protection and Medical Payments coverage? If I have health insurance, why do I need either?
- My daughter just received her driving permit. Do I need to add her to my policy? Will that cause my payments to increase?
- If I have collision coverage on my vehicle, do I really need Uninsured Motorist coverage?
- My grandmother bought a car for me. I don't live with her and she wants me to carry the insurance. How does this work when the car is in her name?
- I'm renting a car while traveling in Europe. Do I have coverage?
- I'm traveling to Mexico for the weekend in my car. Do I have coverage?
- I'm thinking about buying a car over the weekend. How do I get coverage on the new car if the insurance agency office is closed?
- I'm moving to California and don't want to pay the high premium there. Can't I just keep my Texas policy?

Homeowners

- How can I reduce my premium?
- I think my home is over-insured. Why does the insurance company require me to carry more coverage than the property tax appraised value on my house? How can I determine the correct amount of insurance I need?
- My neighbor's insurance is \$400 lower than mine. Why? Our houses are about the same.
- Why does my credit rating affect how much my insurance costs?
- My mortgage company offers insurance. Is there a difference in coverage?
- Isn't my jewelry covered as personal property?
- What deductible do I want? What are your other clients doing about deductibles?
- Why doesn't my homeowners policy cover flood damage?
- All I own is my house and car. Why do I need an umbrella policy? What is that?



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