



Beware of a Bargain

“Insurance for Less” Can Mean Less Insurance

By: Cyndi Crocker

In these tough economic times, car insurance companies are aggressively promoting discount products. Television ads promote insurance %to keep you legal+ or provide %state minimum coverage.+ People are encouraged to buy coverage over the internet. There is even an ad that depicts an insurance agent as a needless middle man. An insurance agent is more than a sales person. A good agent will review your needs and explain what you are buying.

Wherever you buy coverage, you should know what it is in your policy and what you give up for every dollar you save. In my experience, the worst time to figure out how your car insurance works is *after* an accident. Before you decide on a policy, review any deductibles or exclusions, whether you have coverage in the event that you are hit by an uninsured or underinsured driver, and whether damage to your own car is covered.

Review your liability limits to make sure state minimum coverage (\$25,000 in Kentucky) is enough to protect your assets if you cause an accident. The insurance company will only pay the injured party the amount of your liability coverage; the rest is your responsibility. If you have no significant wages to be garnished or assets to lose, you may be fine with that; otherwise you might want to consider more than minimum coverage.

A deductible is an amount you have to pay out of pocket before the insurance company will cover the remaining costs. One of the worst deductibles on the market is the no-fault deductible. No-fault insurance covers the first \$10,000 of medical bills and wage loss suffered after a car accident. A policy may include a deductible of up to \$1,000 on this coverage. It saves you very little to have that deductible, but it might keep you from getting any medical treatment that you need. you may be turned away if you can't pay the first \$1,000 out of pocket. I have had many clients with no-fault deductibles but none who realized that fact before they were hurt, and none who bought insurance from a reputable agent.

In this economy people have tough choices to make and you may decide to pursue cheaper car insurance, but know what you are getting and that what you give up is worth what you save.

Practice Areas

- Animal Attacks
- Motorcycle Accidents
- Vehicle Accidents
- Commercial Truck Wrecks
- Insurance Bad Faith
- Nursing Home Abuse
- Nursing Home Neglect
- Slip and Fall Accidents
- Spinal Cord Injury
- Traumatic Brain Injury
- Worker's Compensation
- Wrongful Death
- Social Security Disability

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It doesn't cost anything to see if we can help.

Call us at **1-800-599-8888** or visit us at **crockerlawoffices.com**

Crocker Law Tents Available to Civic Groups

The attorneys and staff at Crocker Law are proud to live and work in South Central Kentucky and enjoy being part of local events, including the Logan County Tobacco and Heritage Festival, Scottsville's Jacksonian Days, Picnic in the Park, the Balloon Classic, Relay for Life, and the Kiwanis Run for Autism. If you see the Crocker Law Office tents at one of these events, come by and say hello.

Sometimes, though, you might find one of the many Friends of the Firm under the Crocker Law Offices tents. We lend our tents to local charities and civic groups free of charge. You might have seen them put to good use by Big Brothers/Big Sisters, The American Cancer Society, the Bowling Green Women's Club, local schools or churches, or by another of the many groups who have used them.

If you are part of a group that would like to borrow the tents, call us at 800-599-8888 or e-mail us at info@crockerlawoffices.com.



Scottsville's Jacksonian Days

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800-599-8888 www.crockerlawoffices.com 270-846-3100

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Principle Office located in Bowling Green, KY

Friend of the Firm



With his permission, we are proud to share a note from former client and Friend of the Firm, Charles Welch.

Dear Ms. Crocker,

I just want to say thank you for helping me and my family so much. Thank you seems so little but you and your staff have been a constant support for me since my motorcycle accident. When it first happened to me and I called you, you made me feel like I was going to be ok. You and your staff were a consistent source of strength for me knowing that my needs and concerns were met. Not only in dealing with the insurance company but in getting my disability through social security with the process was very scary for me. I will never get my health to what I used to be, but you have helped me pick up the pieces of my life and move on. We consider you a trusted friend and an extension of my family and we find comfort in knowing that we have someone that is trusted and can represent our needs if needed. God Bless you and your family.

Much Love always,

Charles Welch and Family