Solvang Insurance Agent, Rick Torres, Releases The Top Reasons To Bundle Insurance Coverage

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PASO ROBLES, Calif. (PRWEB) November 06, 2019 -- Combining home or renters insurance with auto insurance makes good sense for the budget but there are other very tangible benefits to bundle insurance policies. Rick Torres, Solvang insurance agent recently released the top reasons for people to consider combining insurance coverage.

It’s not uncommon for people to have auto insurance with one company and homeowners or renters with another. When starting out, a young, single person gets car insurance either through their parents’ insurance or on the recommendation of a friend or a television commercial. Later, when out on their own and they start accumulating furniture and electronics, they may get renter’s insurance to protect their possessions or may be required to carry a minimum policy by a landlord. As life moves along and they start families, buy homes, buy new cars, they continue to shop for the best deals in insurance without investigating the benefits of combining policies.

Aside from the potential savings, someone gets by combining insurance policies, there are other benefits such as:

- Convenience: The convenience of keeping track of only one due date instead of two or more is a plus in anyone’s busy schedule. Also, consider the fact that there is one number to call with questions or to make a claim.

- Personal attention: Combining insurance policies with one company means you have an insurance agent who gives your insurance needs personal attention. Regular policy reviews are scheduled to keep your coverage at the best level for your current circumstances. There is only one person to call when life changes your insurance needs. There aren’t many life changes that don’t require a thorough insurance review. Getting married or divorced, having children, a new job or a promotion, graduating college, even buying a home can mean changes to insurance on that paid for 10-year old car you’ve been driving since it was new.

- Better risk assessment: Changes in life circumstances can mean it’s time for a new risk assessment. Unfortunately, all the good things that come our way in life can leave us vulnerable in the event of accidents. This includes traffic accidents, fender-benders, a visitor tripping and falling on your front porch, your dog playing too rough with the neighbor’s kid and scratching an arm or leg. Even when someone accidentally injured in your vehicle or on your property has the best intentions, medical complications that take the matter beyond anyone’s control can happen.

When your insurance policies are with the same company, you have a very important benefit and customer commitment that comes with centralized risk assessment. An invaluable asset is having one agent who knows your policies and when to make the best recommendations for you.
The Rick Torres Insurance Agency in Solvang, CA is committed to providing policyholders the highest quality of service by making sure individuals and families are insured for the best protection with the least impact on the budget as possible. Call today to find about combining insurance coverage, getting a current risk assessment, and to discover the many other benefits of working with the Rick Torres Insurance Agency.

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