

Solvang Car Insurance Agent Releases ‘Reasons to Review Auto Insurance’

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SAN LUIS OBISPO, Calif. ([PRWEB](#)) July 26, 2021 -- California drivers are required to have auto insurance for their vehicle so, find an affordable plan, pay the premiums and don't worry about it, right? “Not necessarily,” said Rick Torres from the Solvang [RW Torres Insurance Agency](#), “there are many reasons for periodically reviewing auto insurance policies.”

As life changes so can auto insurance requirements. Certain life changes can reduce or increase the policy holder's liability. No one wants to be involved in a traffic accident and discovering that the auto insurance isn't enough to cover the costs of an accident adds to the stress. Obviously, adding another vehicle to the policy is time for a review. Here are the other top reasons for reviewing auto insurance coverage:

- A new job, a salary increase, even losing a job, is the time for a review. A lower income may mean liability exposure is reduced and there's a possibility that reduced car insurance premiums can help the family budget. An increased income raises liability exposure. To be sure the policy provides the best coverage possible for current income, “Discuss income changes with your insurance agent,” said Torres, the [Solvang car insurance](#) agent.
- Retiring is another time to review an auto insurance policy.
- Changes in the family such as new babies, divorce or marriage can make a difference in policy coverages.
- Before teens start driving is definitely time to review the policy.
- Upsizing, downsizing, or paying off a home: Buying a new, larger home, paying off the mortgage, or retiring to a smaller home may change liability exposure.
- Any change in a privately owned or partner-owned business may influence liability exposure in the event of an accident. It's also important to make sure your auto insurance company is aware that you are using a private vehicle for business, even driving to and from work can be important.

“State Farm Insurance offers a number of valuable discounts,” said the [Solvang car insurance](#) agent. “Periodic reviews make sure you qualify for these discounts.” The discounts include:

- Safe driver discounts may apply for at least three years without an accident involving an insured vehicle and new State Farm customers might qualify for a discount if they haven't had a citation or accident for three or more years.
- Successfully completing a defensive driving course may qualify drivers for discounts, especially for teen drivers and the State Farm Mature Driver Discount.
- Good grades can save money for teen drivers until the student graduates from college or turns 25.
- College students under 25-years, who only drive the family car when home from college may qualify for discounts.
- State Farm Insurance also offers loyalty discounts for long-term customers, annual mileage discounts and multi-car discounts.
- Bundling auto and homeowner insurance also qualify for discounts.



Rick Torres is the [Solvang auto insurance](#) who helps his clients manage the risks of everyday life. The priority of the entire staff at the RW Torres Insurance Agency is to take care of the important things in clients' lives in a friendly, caring and professional way. The agency provides auto, home, and life insurance, retirement and college planning, and business and health insurance. Office hours are Monday- Friday 9 a.m.- 5 p.m., and Saturday by appointment.

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