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# **Auto Insurance - 2 Things To Be Aware Of When You Get Car Insurance**

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If you're like me, you'd love to reduce your auto insurance premiums without reducing your coverage. But do you have insurance agents as friends? I have two. They're in the Chicago area. Recently, having done some online research, I came up with some interesting findings and ran them by my insurance friends.

This is what I talked with my [Chicago car insurance](#) friends about:

- a. retain the right to sue
- b. don't sign contracts that include the words 'aftermarket parts' or similar ones.

Let me go into a bit of detail on these two, as they have important consequences for you, the car insurance buyer.

Retain the right to sue

The mighty Internet says you should always retain the right to sue because without it it's easier for your insurer to victimize you.

This is what happens. If you give up the right to sue and there's a disagreement, you and your insurer go to arbitration. If you retain the right to sue, you can, of course, get a lawyer and sue.

Lawyers charge a lot more than arbitration people do. So insurance companies have additional incentives to follow the contract the two of you signed, to settle.

One of my insurance agent friend's thinking about not giving up the right to sue? "It's true, but it doesn't really work that way. People get favorable results from arbitration." I'm not saying that arbitration is no good. I'm just saying that retaining the right to sue does it faster more often.

Aftermarket parts

If your car is damaged and you have the right insurance, your insurer pays for repairs, including parts. Car parts made by companies other than the car maker are called "aftermarket parts."

Originally, it seems, aftermarket parts were always inferior in condition, craftsmanship, and they were not as extensively tested. Now, some are as good as or better than the parts made by car makers. But, people still perceive them as being inferior. Which means that if your car has aftermarket parts, its value would be lower, you'd have to sell it for less than if it had original car maker parts.

I talked about aftermarket parts with one of the insurance agent friends I have. They said it's not true. Because, unless your car is one or two years old, almost everybody uses aftermarket parts. Which proves my point, not his. There are car insurers that don't use aftermarket parts. and, if you have a choice, you should use them. Or have your insurance company remove the 'aftermarket parts' language from your policy.

My insurance agent friends tell me that insurers won't work with you if you cross anything off. Me, I think a contract is a mutual agreement so, if I don't like their contracts and they won't change them, I'm fine. I move on. It's always best to find someone who wants what you want. So you know what I'm going to do the next time I have the need to Google "[auto insurance Chicago](#)."

Bloggers that are searching the Internet for more info about the niche of [car finance rate](#), please visit the URL which was mentioned in this passage.