



AC Insurance Services Introduces Discount Auto Insurance

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AC Insurance Services, an insurance agency in West Palm Beach, FL, has announced that they now offer discounted rates for auto insurance. This offer is very important, as many people continue to be unaware of the rules and regulations on Personal Injury Protection (PIP) and property damage (PD) liability in the state. Because many people will have to add these to their existing policies, the discount car insurance has come at just the right time.

Pete Steiner from AC Insurance Services says: "Every vehicle has to be covered by \$10,000 PIP and \$10,000 PD liability. PIP means people are covered whether they were at fault or not, receiving 80% of medical expenses and 60% of lost wages. It also has a death benefit. PD liability, meanwhile, is necessary for damage or destruction of property as a result of a vehicle accident."

Other forms of insurance are also required for automobile owners. For instance, if payments are still being made on a vehicle, then owners must also have collision and comprehensive insurance. This protects the car

in case of accidents, while at the same time ensuring that insurance will pay to fix any damages. Generally speaking, a deductible is attached to these policies. Steiner recommends that people visit the AC Insurance Services website at <http://myacis.com/auto/personal-auto-insurance/> for further information.

Steiner observes that people often leave out bodily injury liability when they look into insurance and one of the reasons is that this should be covered under uninsured motorist coverage. However, this is only applicable in cases where the injuries happen to the not at fault party, and where the at fault party is underinsured or uninsured.

The state of Florida does not mandate bodily injury liability, except in cases where people have had an accident in the past and demonstrated financial irresponsibility. While it is not mandated, Steiner does recommend it. "Because we now offer discount auto insurance, people can easily add bodily injury liability without breaking the bank," he says. "Bodily injury almost always occurs in cases of vehicular accidents, so it is better to be safe than sorry. I suggest that people add it to their policy, and we are more than happy to run a quotation with and without it, so people can see that the difference is minimal."

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For more information about AC Insurance Services, contact the company here: AC Insurance Services Pete Steiner (561) 683-2230 westpalmbeach@myacis.com 1274 N. Military Trail West Palm Beach, FL 33409

AC Insurance Services

We've written insurance policies in Palm Beach County since 1991. Our professional staff is ready to answer your questions and provide a personalized quotation for your business, commercial auto, homeowners, and equine related policies.

Website: <http://myacis.com/>

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