



What does it mean to "bundle" my insurance policies and why should I?

July 14, 2014 - Long Island

Bundling insurance policies simply means buying multiple types of insurance - such as car, motorcycle, boat, home and business, from a single carrier for just one price and just one easy monthly payment. On top of that, you could also be saving money every month as the combined coverages through the one company is usually less than what you were paying before.

You might compare it to the growing trend of combining cable, Internet and phone service.

In doing so you probably discovered that combining all three of them using one provider does indeed lower their overall rate (and it's easier to pay one bill rather than three). The same holds true for insurance policies.

The premiums, and even the level of the coverage you get with a package deal, are going to depend on a lot of factors, including your age, driving record, credit history, where you live and, if a business policy, where it is located and what type of business policy you are looking to insure. The trick is knowing when and how to bundle. That's where having a trusted professional insurance agent comes in. One who you have formed a relationship with to enhance your comfort level that your needs are being satisfactorily cared for.

We at Atlantic Agency Insurance and Risk Management, representing more than 40 companies, are in the best position to do just that. We will do the shopping for you to determine if bundling is the best way to protect you and your assets. We will compare your current individual rates with the bundle rate to insure that you get the best coverage for the best price.

Call us today to review your options and let us begin the journey to become your trusted advisor.

Eric Leibowitz is vice president of sales for Atlantic Agency Insurance and Risk Management, Huntington Station, N.Y.

New York Real Estate Journal - 17 Accord Park Drive #207, Norwell MA 02061 - (781) 878-4540