

In the world of cheap trick marketing gimmicks, this one could put the [auto insurance](#) consumer in a world of hurt.

I recently saw an ad on TV by an insurance company advising the customer to go online and build their own policy.

And the hook line was, you choose how much you want to pay each month and we will build your policy to that price.

This sounds like the consumer is choosing their own price but the opposite is true.

As much as the online direct writing insurance companies would like you to believe otherwise, [auto insurance](#)

is a complicated contract between you and the insurance company and there are many elements to this contract that make it a poor do it yourself project.

How many online clients are going to take the time to read the fine print of the conditions, terms and exclusions of the auto insurance policy?

The answer is very few.

And those that do will not have the experience in the ins and outs of this industry to understand exactly how this will affect them after an accident or a loss.

If you fall for the marketing ploy that you can name your price and the online wizard will create a policy for you to match that price, you are immediately discounting the primary value of a car insurance policy. That is to protect your assets. The only people who should view insurance as only a price to be paid to keep the car on the road are those who have no assets and no dependable source of income. They are the only people in a position to walk away from their financial responsibilities if they cause an accident and injure other people or damage other people's property.

So how will the insurance company write you a policy to meet your chosen price? Simple really, they will cut your protection down to the point where they can meet that price.

And this may or may not reflect what you need to protect your hard won assets if you cause a large loss.

Please don't try and do it yourself when it comes to buying insurance.

[Choose an agent](#)

that can help you through the process.

Better still, choose an independent agent who can help you access many different insurance markets to get you the exact protection you need and the lowest possible cost.

At [Clinard Insurance Group in Winston Salem, NC](#) , we work very hard to develop personal relationships with all of our clients. We take all the time that each client needs to discuss their own personal insurance needs to help create for them the right policy, not just one based on the lowest price.

If you are tired of going it alone, or if you don't feel your current agent is giving you all the help you need, please feel free to call us, toll free, 877-687-7557 or visit us online at

[www.ClinardInsurance.com](http://www.ClinardInsurance.com)