



THE NEWS HUB

Insider tips for your car and home



Is buying insurance online right for you?

Everybody wants to save time. When it comes to home and auto insurance, there's a simple way to do that: Buy your insurance online.

With nothing more than a smartphone, tablet, or computer, you can compare quotes with just a few clicks. Online insurance shopping is now an excellent way to find the right coverage for your needs. Let's take a look at why you should buy your insurance online and how it benefits you as the consumer.

Is buying insurance online safe?

Yes. Like any purchase, buying your insurance online is safe as long as you are shopping with a legitimate insurance provider or broker. Make sure to do your research and check out their websites ahead of time. You can read customer reviews, check with the Better Business Bureau and choose well-known companies with secure websites.

Why should I buy insurance online?

Convenience. You can do an online quote 24/7 with a single insurance company, or even better, use a broker like [HUB SmartCoverage](#) who can compare quotes from multiple insurance companies in just minutes. If you were to try and do that on your own it would be very time consuming, and you would have to be sure you were comparing the same coverage.

What information will I need?

In the case of [auto insurance](#), you will need to provide personal details such as your address, date of birth, driver's license, Vehicle Identification Number, annual mileage, information about other drivers, and if you have had any accidents or moving violations in the last three years. They may also want to know if you have had any past claims.

Be honest when providing this information because when the insurer reviews it and if they find something they're not expecting - like an accident or impaired driving charge you didn't disclose - the rate can still change. Quotes are only as accurate as the information you provide.

When it comes to [home insurance](#), your address, how long you've owned the home, its age, type of construction, and past claims history are among some of the details you'll be asked to provide.

In order to finalize your policy, most insurers will also require a soft credit check to get a sense of your financial stability. This will not impact your [credit score](#).

How long are online quotes good for?

Online quotes aren't guaranteed forever. It's a good policy to requote if it's been more than 14 days.

How do I get my insurance documents?

Once your policy is approved, the documents will be mailed and/or emailed to you. In the case of auto insurance, for example, you'll be able to print temporary liability slips to use until the permanent ones arrive.

What about after I've purchased my policy?

Another great thing about buying insurance online from a broker is that you can manage your policy online too! With HUB SmartCoverage, for example, you can register for [HUB MyAccount](#) with just your email and policy number. Then, you can take control of your policy without ever picking up the phone. You can view billing information, update your auto policy, view or print liability slips, and more. If you ever need assistance, you can always get help via webchat.

Talk about online convenience!

Get a quote in minutes!
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