

# AUTO INSIGHTS



Provided by: Marshall & Sterling Insurance

## Did You Know?

You may be thinking about purchasing a smaller vehicle or a hybrid because they tend to get better gas mileage, which can only save you money, right? Actually, this might not always be the case. Though a smaller vehicle may cost you less in gas, it may cost you more in insurance premiums because your risks are higher.

## WEIGH THE OPTIONS

### Small Car = Big Insurance Premiums

- A small vehicle may seem like an attractive option for saving money at the pump, but your insurance premium could far outweigh your gasoline savings in the long haul.
- Repair costs are higher for hybrid vehicles. Due to the abundance of new technology contained in a hybrid vehicle, parts are not only expensive but repairs often require a specially trained mechanic.

### Why is it so expensive to insure a smaller car?

- Because of their conservative size and construction, smaller vehicles notoriously sustain more damage from accidents as compared to larger vehicles.
- Smaller vehicles are typically not as safe as larger vehicles because they are not as heavy and cannot withstand as much impact.

### The Good News

If you thought purchasing a small vehicle or hybrid was your ticket to saving money, here's some refreshing info to absorb—your driving record and credit report will affect your premium more significantly than the type of car that you drive.

## Safety First

Regardless of the size of vehicle that you drive, safety should be your number one concern! Select a vehicle with strong construction, air bags, anti-lock brakes and other safety features in place. This will lower your premium and will keep you and your vehicle in tact in the event of an accident.

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