

**New Car? New Driver?
New Address?**



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When do you need to contact Gallen Insurance?

You decide to buy a new car on a sunny Saturday afternoon, do you have insurance on that vehicle for the rest of the weekend until Gallen Insurance opens at 8:00 am on Monday?

YES- Coverage from your current policy will extend for 3 days.

It is important to contact Gallen when thinking of purchasing a new car, and it is YOUR responsibility to notify Gallen of the switch within 3 days.

My dealer said he is calling you...

It is **NOT** the responsibility of the dealer to call in a change of vehicle to us, it is **YOUR** responsibility. Chances are there will be changes to drivers, additional costs, etc., that can only be discussed with the owner of the policy. When calling have the VIN# of the new car, know who will be the primary driver, and have the name and address of the bank holding the loan on lease.

Purchasing your First Car?

You will need to have the insurance in place to pick up the new car, or you will not be able to drive the car off the lot without valid insurance. The insurance must match the owner of the car, so if you are a young driver on your parent's policy and now buy your first car in your name only-you need a policy in your name.

Gallen Insurance does not receive updates from the DOT when cars are sold or purchased, or children are licensed, it is your responsibility to notify us of the change.

I moved, why don't you have my new address?

A move necessitates a change to your automobile policy, homeowner's policy or renter's policy. You must notify us when a move is coming as all policies will have to be updated, possibly rewritten and re-rated based on the new address. Moving from the suburbs to a large city like Philadelphia will most likely result in a large change in premium.

My child got their license, now what?

It is your responsibility to call Gallen Insurance and notify us that your child is now licensed. Children have coverage extended while learning to drive on their permit, but that coverage ceases when they obtain their license. They need to be added to the parent's policy whether they have a car to drive or not. We can discuss the many savings for youthful drivers including driver's education, and good student discounts. Failure to notify the insurance company could result in denied claims and higher insurance premiums for the child when they seek their own insurance.

I paid off my car loan/mortgage why didn't you remove them from my policy?

Gallen Insurance does not receive notice of satisfied liens and mortgages, it is your job to notify us that you have paid them off. In the event you had a claim the check would be made payable to the name insureds and lien holders or mortgage company, so it is best to keep the records up to date. Additionally mortgages are ever changing, so if your company changes please notify us.

I got a new roof, I put an addition on my home, I got a pool, I got a new diamond ring -now what?

Changes to your home should be addressed with Gallen Insurance. Adding a pool increases your liability risk. A new roof may offer a discount, an addition needs to be added to the replacement cost of your home. That expensive new diamond jewelry should be scheduled on your homeowner's policy. When making a large purchase or change to your home it is best to call us and talk it over so we can best protect your assets.

**Gallen Insurance is here to help you through life's changes,
feel free to contact us at 610-777-4123.**