

How to Keep the Best Insurance Coverage While Saving Money

With the beginning of the New Year many people commit to new resolutions, such as saving money. In these difficult economic times, many drivers consider cutting back their insurance premiums by reducing coverage, and at times, even cancelling the insurance.

A recent study by the Insurance Research Council showed that nine percent of those with at least one household vehicle reported canceling or not renewing coverage for a household vehicle in response to the economic downturn. Another recent study by the same group concluded that approximately one in six drivers across the United States will be driving without insurance by this year. With these numbers in mind, driving without insurance or with insufficient coverage exposes you, the driver, to a higher probability of being in an accident with an uninsured driver.

Here are some tips on how to reduce your insurance premiums without reducing your coverage:

- Look into multiple car discounts when household vehicles have the same insurance company. Additional discounts may be offered if you include homeowner's or life insurance.
- Increase your deductible, opting for paying for minor losses yourself, could save you a lot of money in the long run.
- Check to see if teenage drivers with good grades can receive discounts
- Look into association or membership groups. Alumni associations may work with an insurance company that provides discounts to their members.
- Shop around and compare prices on the internet. Visit InsWeb www.insweb.com to get started.



Cecere Santana donates to the Reconstruction of Haiti

In response to the recent earthquake in Haiti, Cecere Santana, PA has made a donation to Habitat for Humanity. The non-profit organization, known for building homes for needy families, has begun to respond by addressing immediate relief efforts and long-term shelter solutions for Haitian families who have lost their homes as a result of the earthquake.

Importance of Hiring an Attorney after a Personal Injury

When a person is injured due to the fault of another, whether it is an auto accident or a slip and fall, hiring an attorney within 24 hours of the accident can be crucial to the case.

At Cecere Santana we take pride in handling cases in a timely fashion. Once an accident has occurred, we will speak with you immediately and have one of the attorneys or investigators meet with you on the same day. It is very important to immediately start our investigation of the case.

For example, physical evidence of an accident may disappear if not documented and preserved. Physical evidence such as skid marks, vehicle damages and dangerous conditions leading to a trip and fall can all disappear or be altered if not documented in a timely manner. Often times we will perform a scene investigation before the at-fault party has a chance to correct the dangerous condition.



Eyewitnesses typically have a better recollection of the events closer to the time of the accident. We want to take statements from witnesses in the event they are necessary to prove the case at a later date.

Insurance companies have adjusters and investigators waiting to protect their interests. It is our goal to level the playing field and we are successful in doing that by conducting a timely investigation to support your claim.

Insurance companies oftentimes contact the injured party after a loss to take a recorded statement. An injured party should always be represented by an attorney before giving any statements to the insurance carrier. The insurance company will try and get the injured party to commit to statements that may ultimately hurt the case down the road.

Early investigation and preparation can make the difference in obtaining a successful recovery in any personal injury case. At Cecere Santana we are ready to protect your rights 24 hours a day 7 days a week.