

**Reminder!**

## TEXAS STATE LOW COST BULLETIN BOARD

**Important  
DATE!**

### We Want Your Feedback

Please feel free to visit our website with any questions, comments, or concerns you may have.

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

We look forward to hearing from you!!



### TEXAS STATE LOW COST INSURANCE

appreciates your continued  
business.

The highest compliment to us is a  
referral....Tell your friends and



### You Could be Saving 10% Off Your Auto Premium

EZ-Pay is a fast, easy, stress-free way to make your auto insurance payment.....and it will save you money.

Just send an email to [Bankinfo@txlowcost.com](mailto:Bankinfo@txlowcost.com) with "EFT" in the subject line, and we will be happy to send you the necessary form to initiate the bank withdrawal.

It's as easy as filling out a simple form in order to...

- ✓ Stop worrying about late payments
- ✓ Stop writing checks
- ✓ Stop buying stamps
- ✓ **Start saving money!**



### *Beware of the Limited Policy*



Many of the non-standard insurance companies in Texas have begun selling what is known as a "limited policy".

With a limited auto insurance policy, any of the following may apply:

- No coverage for anyone not specifically listed on the policy
- A shorter than normal grace period to add any new vehicle purchases to your policy.
- Decreased liability limits for anyone other than the "named insured" on the policy

Here at Texas State Low Cost, we have elected to continue to provide the type of coverage our clients have come to expect from us. In order to provide the protection our clients need, we do not sell a "limited policy".

Texas State Low Cost Insurance  
1(800) 472-2295 or  
(512)458-8788 in the Austin Area

### Effective 04/01/2008, your limits of liability will increase.



The 80th Texas Legislature amended the law by increasing minimum liability limits to \$25,000 per injured person, \$50,000 for everyone injured in an accident, and \$25,000 for property damage ("25/50/25"), to take effect April 1, 2008. After that date, anyone who purchases or renews their automobile liability policy will need to make sure they meet the new minimum liability limits.

You can count on TEXAS STATE LOW COST INSURANCE to make sure you are sufficiently insured with the correct Limits of Liability, 25/50/25.

**Message**



### STATE OF TEXAS HAS A NEW DATABASE

**YOUR INSURANCE COULD BE VERIFIED AT TRAFFIC STOPS, VEHICLE REGISTRATION OFFICES, OR INSPECTION STATIONS.**

Automobile Insurance Companies are now required to report liability insurance information to the State of Texas.

Take a moment to verify your vehicle's VIN on your Insurance ID Card and your Vehicle Registration/Title, to ensure correctness. Your Insurance ID Card AND your vehicle REGISTRATION/TITLE must match – if the VIN does not match, please contact your local agent.

The penalties involved for not maintaining the required liability insurance coverages are as follows:

**FIRST OFFENSE** - \$175 minimum to \$350 maximum

**SECOND OFFENSE** - \$350 minimum to \$1000 maximum PLUS license suspension and possible vehicle impoundment.



### 10 Ways You Can Save Gas

1. Go the speed limit. Use cruise control. Speed limits are calculated for maximum safety – they'll also reward you with maximum gas mileage. You can get up to 20 percent more mileage traveling 55 mph than 70 mph. Using cruise control provides additional gas savings.
2. Drive evenly. Avoid hard stops. Quick starts burn gas while hard stops also cost you. Take your foot off the accelerator and coast a bit before stopping for a traffic light or a stop sign.
3. Avoid idling and rush hour traffic. You're burning fuel while idling – up to a gallon every hour. So, avoid rush hour traffic when possible.
4. Open windows at slow speeds. Use A/C on highways. Around town, turn your air conditioning off and roll down the windows. On the highway, open windows create drag at speeds of 40 mph or more, so roll them up and use the air.
5. Remove junk from the trunk. Added weight in your vehicle affects fuel economy, so take unnecessary items out of your trunk.
6. Fill up when it's cool and before holidays. Cooler temperatures in the early morning or late evening create less vapor. Also, getting a fill-up three days before a holiday will help you save on the per-gallon price at the pump.
7. Don't top off gas and tighten the cap. When buying gas, stop when the pump shuts off automatically. And remember, your tank needs both fuel and fumes, so tighten the gas cap after every fill-up.
8. Use the correct fuel grade. Use the fuel grade recommended by your vehicle manufacturer.
9. Don't accelerate up hill. Build up speed before an incline, and then maintain it on the way up. Coast on the way down for additional fuel economy.
10. Avoid rooftop carriers. Approximately one quarter of each gallon of gas is needed to overcome wind resistance, so avoid carrying things on your roof.



### Texas State Low Cost Gas Give Away Fill up on us!!!



If your policy number matches any of the below randomly drawn policy numbers, call the home office location to collect your FREE GAS CARD FOR \$50.00

TEX01501279  
TEX01056997

Must call to redeem your free gift before offer expires on 07/12/08  
1(800)-472-2295