

**Reminder!**

## TEXAS STATE LOW COST BULLETIN BOARD

**Important  
DATE!**

### We're Hiring!

Texas State Low Cost Insurance Offers  
Employees:

- The opportunity to work with a well respected, growing company
- Health Insurance
- Dental Insurance
- 401K
- Paid Vacation Time
- Employee development

If you feel you could be a benefit to our company, please email your resume to:  
[NewCareer@txlowcost.com](mailto:NewCareer@txlowcost.com)

### 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!**

Texas State Low Cost Insurance  
1(800) 472-2295 or  
(512) 452-2722 in the Austin Area

### 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!!

### *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

appreciates your  
continued business.

The highest compliment  
to us is a  
referral....Tell your  
friends and family about  
our excellent service.

message

F.Y.I.

## 9 Safety Tips for Driving in Icy Conditions

1. Decrease your speed and leave yourself plenty of room to stop. You should allow at least three times more space than usual between you and the car in front of you.
2. Brake gently to avoid skidding. If your wheels start to lock up, ease off the brake.
3. Turn on your lights to increase your visibility to other motorists.
4. Keep your lights and windshield clean.
5. Use low gears to keep traction, especially on hills.
6. Don't use cruise control or overdrive on icy roads.
7. Be especially careful on bridges, overpasses and infrequently traveled roads, which will freeze first. Even at temperatures above freezing, if the conditions are wet, you might encounter ice in shady areas or on exposed roadways like bridges.
8. Don't pass snow plows and sanding trucks. The drivers have limited visibility, and you're likely to find the road in front of them worse than the road behind.
9. Don't assume your vehicle can handle all conditions. Even four-wheel and front-wheel drive vehicles can encounter trouble on winter roads.

## 5 Ways to Save During the Holidays

Savvy money-saving strategies that'll help you afford a bright season

**1. Make a list, and check it twice.** Did you know that research has proven that people who shop at the grocery store with a list spend between 30% and 40% less than those who don't plan their purchases? The same can be said for your holiday shopping. Make a list for everybody before you hit the malls, and avoid making impulse purchases at all costs.

**2. Stash away a little extra cash.** Even when you're great at sticking to a holiday shopping budget, often the spirit of the season causes generosity to beat out frugality. Pad your available cash for the holidays a bit by setting aside a few extra dollars a few between now and the end of December. This will help you avoid, or at least reduce, the amount you use credit cards to make holiday purchases.

**3. Hunt down online deals, especially for big ticket items.** It's unusual these days to find big ticket items like jewelry, computers, or electronics in stores for less than you can buy the same product online.

### 4. If you must use a credit card

If you do use a credit card for your holiday shopping that you don't plan on repaying immediately, get a card that offers a 0% APR on purchases for 12 months.

**5. Finally, if you need to travel this holiday season; book now if you haven't already!** (Then, book now for next year, too). The days before Thanksgiving and Christmas are the biggest travel days of the year, and carriers jack fares accordingly; the fewer seats left, the higher the cost of the ticket. It's hard to spend money on an airfare weeks or months before you'll use it, but doing so could save you hundreds.

## 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**

TEX01512547  
TEX01064524

*Must call to redeem your free gift before offer expires on 12/31/08*  
1(800)-472-2295

Call Me!



DON'T FORGET!