

Purchasing Insurance Online



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

More and more Ohioans are purchasing insurance over the Internet. While online purchasing is fast and convenient, there are several things you should know before shopping for insurance on the web.

Tips for buying insurance on the Internet

- Make sure the site you are using is an actual insurance company. Some sites selling insurance aren't actual companies; rather they are insurance sites that sell your contact information to an insurance agent as a sales lead. To check about a company's status, call the Ohio Department of Insurance at **1-800-686-1526**.
- Some sites will quote other companies' rates as a marketing tool. These rates may or may not match precisely what the other company may have quoted. Check with the other company or your agent to make sure the quotes are the same.
- A licensed insurance company should give you general information about the plan and options without having to get personal data such as your Social Security number or credit card number.
- Do not be pressured into providing personal details online (examples: your driver's license number or Social Security number) unless you know the site is secure. Otherwise, such information can be used to steal your identity.
- To see how many complaints a company may have received, check company complaint ratios before buying. This information is available at **www.insurance.ohio.gov** — the Ohio Department of Insurance website.
- If you are considering health coverage, make sure you are purchasing insurance and not a discount plan. A discount medical plan is not insurance. It is a plan where you pay a fee for a list of health care providers who offer discounts for services to plan members.
- Get specific information about coverage and coverage limitations. If it is not available on the company's website, call or send an email to request it. If a company doesn't respond quickly with the information, then chances are they won't be quick to respond when it's time to make a claim.
- Find out if there will be "live" customer service when there is a question or problem after the plan has been purchased.
- Before buying, look carefully at the coverage levels included in the quote. When you receive the policy in the mail, make sure those levels are the ones that you agreed to in the purchase.

Questions or concerns?

The Ohio Department of Insurance regulates agents and companies that are licensed to sell insurance in our state. The Department's Consumer Services representatives can answer your insurance questions and investigate your complaints about an insurance company or agent. Visit **www.insurance.ohio.gov** or call Consumer Services at **1-800-686-1526**.

John R. Kasich
Governor



ODI
Ohio Department
of Insurance

www.insurance.ohio.gov

Mary Taylor
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