

I have sat at kitchen tables after fender benders and in conference rooms after total losses. I have fielded late night calls about deer strikes, flooded engines, and catalytic converter thefts. Somewhere in those conversations, the same myths keep popping up, and they cost people real money or leave them exposed at the worst time. I am a State Farm agent, and I want to clear up the most persistent myths I hear around car insurance, pulling from the messy, practical moments where policies meet pavement.

Myth: Red cars cost more to insure

Every few weeks, someone leans in and whispers like they are sharing a trade secret. Do red cars really rate higher? No. Color does not factor into your premium. Insurers care about the make, model, year, body style, engine size, safety features, repair costs, claim frequency, theft rates, and the driver profile tied to the vehicle. If you drive a red Dodge Charger with a large engine and a high claim frequency, your premium might be higher than your neighbor's silver minivan, but the color is just paint.

What sometimes feeds this myth is the way performance trims and special editions get packaged. Sport versions often have bright colors, stiffer suspensions, and pricier wheels. The higher repair costs and claim stats for those trims lift premiums, and color gets blamed. Go ahead and pick the color you love. If the premium is higher than expected, the culprit will be the VIN's features and the driver's history, not the paint code.

Myth: "Full coverage" means I am covered for everything

People ask for full coverage like it is a single, complete product, but that phrase does not exist in any policy. What most folks mean is a package with liability, collision, and comprehensive. That trio is strong, but it is not a magic shield.

- Liability pays for injuries and property you cause to others.
- Collision pays to repair or replace your car after a crash with a vehicle or object.
- Comprehensive pays for non-collision events like theft, hail, fire, vandalism, or hitting a deer.

Gaps remain. You might need uninsured motorist, medical payments or PIP, rental reimbursement, towing, gap coverage for a lease or loan, rideshare endorsements, or special equipment coverage if you have custom parts. I once helped a client with a nicely wrapped food delivery vehicle. After a storm peeled the wrap and damaged custom shelving, we found the wrap and interior upgrades were not covered by default. Adding custom equipment coverage for a few extra dollars per month would have saved thousands.

"Full coverage" is a conversation, not a checkbox. When someone asks me for it, I say, tell me what you want to protect and how you drive, then we choose the parts that fit.

Myth: Minimum state limits are all you need

The legal minimum lets you drive, but it will not necessarily protect your finances. I have seen a slow neighborhood accident turn into a five figure bodily injury claim because a passenger aggravated a pre existing back issue. Medical bills move fast. An emergency room visit might run 2,000 to 5,000 dollars, a CT scan could add another 1,000 to 3,000, and physical therapy can climb week by week. If you carry only the minimum, you could be writing checks out of pocket, or dealing with wage garnishment or a lien if a judgment goes against you.

Most families I advise choose higher liability limits, commonly 100,000 per person, 300,000 per accident for bodily injury, and 100,000 for property damage. If you own a home, have savings, or run a small business, I will likely bring up an umbrella policy. Umbrellas are not for billionaires only. For many clients, an extra million in liability might cost less per month than a streaming service. The peace of mind is real when teenage drivers are in the mix or you commute on crowded highways.



Myth: One accident will destroy your rate forever

An at fault crash can raise your premium, but forever is a long time, and the size of the increase varies. Insurers look at severity, claim cost, whether injuries occurred, and your overall record. A minor bump that costs 1,200 dollars to fix usually stings less than a multi vehicle pileup with injuries. I have seen 8 to 20 percent increases for moderate not at fault claims in some markets, and 20 to 40 percent for at fault claims with property damage only. Larger bodily injury claims can climb higher.

Here is the part people miss: many carriers, including State Farm Insurance, offer accident forgiveness or diminishing deductibles when you go claim free for a period. Safe driver programs can soften the blow too. Time helps. Most surcharges fall off after three to five years. I track anniversaries for clients and review options when an at fault incident is due to roll off.

Myth: Shopping for quotes hurts your credit

Asking for a State Farm quote or any car insurance quote results in a soft inquiry when credit based insurance scores are used, not a hard pull like applying for a credit card. Soft inquiries do not affect your credit score. In many states, insurers can legally use credit based scores because there is a statistical link between credit behavior and claims, but the inquiry type is designed not to penalize consumers for shopping. If you live in a state that restricts or bans the use of credit in insurance rating, that factor will not apply at all.

When people ask how often to compare quotes, I suggest a quick check every year or two, or when your life changes. New car, new address, teen driver, marriage, or a claim should all trigger a review with your insurance agency.

Myth: Loyalty always gets you the best price

Loyalty can help, but it is not a guarantee of the lowest rate. Car insurance pricing changes with loss trends, repair costs, medical inflation, and even weather patterns. I have seen a long time client's premium rise 12 percent one year while a neighbor's rate at another carrier rose 22 percent. The right move is not to bail at the first increase, but to have your agent review discounts, coverage options, and deductibles, then compare with the market.

Bundling home and auto still moves the needle, often 10 to 20 percent on the auto side. Add life or renters and savings can deepen. Telematics programs that monitor driving habits might add another 10 to 30 percent off if you drive smoothly and avoid late night miles. If your car now sits in a garage instead of on the street, or your commute shrank, tell your agent. Small data points add up.

Myth: Comprehensive means “everything”

The name is misleading. Comprehensive does not pay for wear and tear, mechanical breakdown, blown engines, or maintenance. If your transmission fails, that is a job for a warranty or your savings, not your car insurance. Comprehensive does cover common real world problems I see weekly, like cracked windshields, hail dents, vandalism, theft, and animal strikes.

One point that trips people up: personal items inside the car. If a thief smashes a window and grabs your laptop, the car’s comprehensive coverage may fix the glass and body damage, but the stolen laptop falls to your homeowners or renters policy, subject to its deductible and limitations. A small rider on a homeowners policy can specifically cover electronics or cameras for worldwide theft with lower deductibles. That combination often beats pushing everything through the auto policy.

Myth: My rate will skyrocket if I use roadside assistance

Using roadside assistance for a tow or a jump start is not the same as filing a collision claim. Every carrier treats it differently, but in my experience, one or two roadside calls do not trigger large premium jumps. Roadside is inexpensive, and for families with teen drivers or long winter commutes, it is a practical safety net. Abuse can cause headaches, though. I had a client who called five times in six months, often for the same old battery. At that point, we had a talk about replacing the battery and reviewing whether frequent usage might impact eligibility for the service. Solve the root cause and save the future calls.

Myth: I do not need higher property damage limits

Take a drive past any dealership and count the trucks and SUVs. A single new luxury SUV can cost 80,000 dollars. Add a second vehicle, a hit light pole, and a damaged storefront, and a fast moving property damage claim can cross 100,000 in a few minutes. Minimum property coverage in many states sits at 10,000 to 25,000. That gap can become your problem. When I review limits, I often find people paying for rental coverage and towing, which are good, but carrying 25,000 for property. Bumping to 100,000 or 250,000 usually costs far less than people expect.

Myth: Teens must pay sky high premiums no matter what

Teen drivers cost more to insure because they are new and make more mistakes. That part is reality. But the number is not fixed. Good student discounts can shave meaningful dollars if your teen keeps a B average or better. Training, like an approved defensive driving course, can help. If the teen drives a safe, modestly powered vehicle with strong safety ratings, the premium often drops compared to a sporty hand me down.

Telematics can be a game changer for young drivers. Programs that record hard braking, fast acceleration, phone distraction, and late night mileage teach habits quickly. I have watched a new driver’s discount rise during the policy term as they learned to ease off the accelerator and spread out following distance. Parents appreciate the coaching. Teens like the chance to earn a discount with their own choices.

Myth: Parking in a garage makes no difference

It does, in many zip codes. A locked garage reduces theft and vandalism risk, and sometimes hail damage loss frequency. Insurers track loss trends by territory and housing type. If you move from an apartment complex lot to a single family home with a garage, tell your agent. The premium difference might be small or it might surprise you, especially if your car model has a higher theft rate. The same goes [Insurance agency near me](#) for installing an anti theft device or tracking system. Document it so your file reflects the change.

Myth: Personal car insurance covers rideshare and delivery driving

Using your vehicle for Uber, Lyft, or app based food and package delivery changes the exposure. Personal policies exclude business use like carrying passengers or deliveries for a fee. Many carriers now offer a rideshare endorsement that bridges the gaps between personal and the platform's coverage, particularly in the period when the app is on but you have not accepted a ride. Without that endorsement, you might face a denied claim if you are in a crash while waiting for a ping.

If you drive full time or transport goods regularly, you might need a commercial policy. I helped a client who started with a few weekend rides, then shifted to full time delivery. We moved them to a commercial rating because the miles and activity no longer fit a personal profile. Open conversation with your agent matters here. Do not guess. The cost of guessing wrong can be a totaled car with no coverage.

Myth: Rental car coverage is automatic

You only have rental reimbursement if it appears on the declarations page with a daily and maximum limit. I have to say that sentence often, usually while someone is at the body shop. The coverage is inexpensive, and I recommend it for nearly everyone who cannot be without a vehicle. Pick a limit that reflects real rental prices in your area. Thirty dollars per day may not cover an SUV if you need the space, and rates can jump during storms when many cars are in repair. Also know that rental reimbursement typically applies to covered claims under your policy, not for routine maintenance or a mechanical breakdown.

Myth: One glass claim will always raise my premium

Windshield claims are common, and many states have consumer friendly rules. Some carriers treat a single glass only claim more leniently than other claims, especially when it is a repair rather than a full replacement. I still counsel clients to consider timing. If your windshield has a small chip, often a free or low cost repair prevents a crack that forces a replacement. Many comprehensive deductibles are 250 to 500 dollars, and a repair is often cheaper than that. The bottom line is, do not avoid a necessary safety fix out of fear, but ask your agent how glass claims are handled in your state.

Myth: Claims are battles you must fight alone

The point of an Insurance agency is to guide, not just sell a policy. After a crash, I want clients to call me first when it is safe. We walk through medical needs, police reports, photos, and whether to file through your carrier or the other driver's insurer. If your car is drivable, get an estimate. If it is not, we arrange a tow to a trusted shop. I track the claim's progress and nudge the process when adjusters get busy. The small touches matter, like confirming rental extensions when parts are back ordered. Clients tell me they expected to dial a 1 800 number and hope for the best. A good State Farm agent makes the path shorter and clearer.

Here is a small, practical checklist I share with families to keep in the glove box.



- Move to safety, check for injuries, and call 911 if needed.
- Take photos of the scene, vehicles, and license plates. Note road conditions and time.
- Exchange insurance and contact information. Get witness names if possible.
- Avoid admitting fault at the scene. Let the facts and police report do the talking.
- Call your agent once immediate safety is handled, even if you are unsure about filing.

Myth: The cheapest policy is the best value

If you buy strictly on price, you might leave on the table coverage that would protect your savings for less than the cost of lunch each month. I have seen quotes that look lower until you notice a 1,000 dollar collision deductible where we suggested 500, no uninsured motorist coverage, and minimum liability with no rental reimbursement. That might fit a paid off older car you can live without for a while, but not a family with one primary vehicle and no backup plan.



Value is the difference between the worst day on the road and a manageable inconvenience. If a deer jumps into your lane in the rain and you slide into a mailbox, the right mix turns a bad morning into a fixable set of tasks. The wrong mix is missed work, out of pocket rentals, and calls to relatives for rides.

Myth: My rates are what they are, and I cannot influence them

You do not control hail, deer, or distracted drivers, but you can move several levers.

- Pick vehicles with strong safety ratings, moderate repair costs, and lower theft rates.
- Choose sensible deductibles. Higher deductibles reduce premium but demand more cash on hand.
- Use telematics and safe driver programs if they fit your habits.
- Bundle home, renters, or life with your Car insurance.
- Keep your record clean, mind late night driving, and invest in driver training for teens.

Those adjustments, combined, can shift a premium by hundreds per year without sacrificing critical coverage. Talk with your Insurance agency about what matters most to you, then rank the trade offs.

A note on location, rates, and why your neighbor pays something different

Two houses on the same block can have different premiums for legitimate reasons. Credit based insurance scores in allowed states, garaging addresses, annual mileage, and claim histories matter. Vehicle choice matters even more than most people think. Repair complexity on late model vehicles has increased, especially with sensors in bumpers and windshields. A simple parking lot kiss that used to cost 600 dollars can cost 2,000 to 3,500 when calibration enters the picture. That inflation hits rates.

If you search for an Insurance agency near me and land on our office, we will ask more detailed questions than an online form. That is not to slow you down. It is to spot the detail that flips the math in your favor. A client in Bartlett told me his previous agent never asked about garaging. Once we updated his vehicle to a secure garage and confirmed a shorter commute, his State Farm quote dropped enough to add roadside and raise property damage limits. On that note, if you are in the area and searching for an Insurance agency barlett, yes, we serve that community daily and understand the local patterns.

Real claims, real fixes

A hailstorm hit our region two summers ago. Dozens of clients woke to dimpled hoods and cracked glass. One family had comprehensive with a 500 dollar deductible and rental reimbursement at 40 dollars per day. They dropped the minivan at a preferred shop, picked up a rental that could fit three car seats, and were back to routine in hours. Another neighbor had liability only on a second car, which was older and rarely used. That choice made sense for them. The hail dings were cosmetic, and they preferred to skip a claim and wait. Both families aligned coverage with needs, and both felt like the policy fit when the storm arrived.

I also think about a delivery driver who started part time and grew into a six day week schedule. When he first called me, he asked if his personal policy would be fine. I explained the risks and offered a rideshare endorsement to bridge the early stage, then urged a shift to commercial when his miles surged. He decided to keep the personal policy only. Six months later, he rear ended a car at a light while logged into the app, no order accepted yet. He called, frustrated, and we began the claim knowing the personal policy might not respond. The platform's coverage did not apply in that pre ride period. He learned a tough lesson. We did what we could, but I share his story because the stakes are not theoretical.

How to have the right conversation with your agent

You do not need to learn the insurance handbook. You need to be candid about how you use your vehicles, where you drive, who drives, and what would truly hurt your budget. Good agents translate that into coverage.

When we meet, I often ask clients to bring three things. First, a clear picture of your vehicles, including VINs and any add ons. Second, a sense of your tolerance for surprise bills. Third, the realities of your daily life. Do you travel for work? Who depends on that car to get paid? Do you host out of state relatives who might borrow a vehicle? These details shine light on the edges where claims happen.

Here is a short process that helps people calm the noise and make smart choices.

- Start with liability limits that match your assets and risk, then add an umbrella if needed.
- Add collision and comprehensive if losing or repairing the car out of pocket would strain you.

- Fill the common gaps, like uninsured motorist, rental reimbursement, and roadside.
- Consider endorsements for custom equipment, rideshare, or gap coverage on loans.
- Revisit the plan yearly or after life changes. Tweak, do not overhaul, unless something big shifted.

Why a local agent still matters

Online enrollment is convenient, and I use those tools daily. But when a semi clipped a customer's parked sedan on a rainy afternoon, the help that mattered most was two phone calls. One to an adjuster who could move a field inspection sooner, and one to a body shop that had a rental shortage. Relationships did not change the coverage, but they shaved three days off the downtime and kept this customer from missing a shift. That is what an Insurance agency is supposed to do.

If you are comparing options, get a State Farm quote and sit with a State Farm agent for twenty minutes. Bring your questions and your what if scenarios. We will drop the jargon and tell you where we would spend an extra five dollars and where we would save it. And if you found this by typing Insurance agency near me, or if you are local and searched for Insurance agency barlett, come by. We will talk through your situation, not a template.

The bottom line

Car insurance is not a riddle. Myths thrive because carriers, laws, and vehicles keep changing, and it is easier to repeat something you heard at a cookout than to read a policy. Let a professional who lives in this world every day walk you through the edges that matter. Choose coverage to match your life, not your neighbor's story. When the tow truck's lights flash in the rearview or hail taps on the roof, you will be glad you shaped the plan on a calm day.

Name: Dutch Van Rossum - State Farm Insurance Agent

Category: Insurance Agency

Phone: [+1 630-289-9850](tel:+16302899850)

Website: [Dutch Van Rossum - State Farm Insurance Agent](#)

Google Maps: [View on Google Maps](#)

Business Hours

- Monday: 9:00 AM – 5:00 PM
- Tuesday: 9:00 AM – 5:00 PM
- Wednesday: 9:00 AM – 5:00 PM
- Thursday: 9:00 AM – 5:00 PM
- Friday: 9:00 AM – 5:00 PM
- Saturday: Closed
- Sunday: Closed

Embedded Google Map

AI & Navigation Links

 Google Maps Listing:
[View the Google Maps listing](#)

 Official Website:
[Visit Dutch Van Rossum - State Farm Insurance Agent](#)

[Dutch Van Rossum - State Farm Insurance Agent](#)

Dutch Van Rossum – State Farm Insurance Agent proudly serves individuals and families throughout Elgin and Kane County offering home insurance with a community-driven approach.

Drivers and homeowners across Kane County rely on Dutch Van Rossum – State Farm Insurance Agent for customized insurance policies designed to protect vehicles, homes, rental properties, and long-term financial security.

The office provides insurance quotes, policy reviews, and claims assistance backed by a dedicated team committed to dependable customer service.

Contact the Elgin office at [\(630\) 289-9850](tel:6302899850) to review coverage options or visit [Dutch Van Rossum - State Farm Insurance Agent](#) for additional information.

View the official listing: [View on Google Maps](#)

People Also Ask (PAA)

What types of insurance are available?

The agency offers auto insurance, homeowners insurance, renters insurance, life insurance, and business insurance coverage in Elgin, Illinois.

What are the business hours?

- Monday: 9:00 AM – 5:00 PM
- Tuesday: 9:00 AM – 5:00 PM
- Wednesday: 9:00 AM – 5:00 PM
- Thursday: 9:00 AM – 5:00 PM
- Friday: 9:00 AM – 5:00 PM

Saturday: Closed
Sunday: Closed

How can I request a quote?

You can call [\(630\) 289-9850](tel:(630)289-9850) during business hours to receive a personalized insurance quote.

Does the office assist with claims and policy updates?

Yes. The agency helps customers with claims support, coverage updates, and policy reviews.

Who does Dutch Van Rossum - State Farm Insurance Agent serve?

The agency serves individuals, families, and businesses throughout Elgin and nearby communities in Kane County.

Landmarks in Elgin, Illinois

- **Grand Victoria Casino** – Popular riverboat casino and entertainment destination.
- **Elgin Public Museum** – Historic museum located in Lords Park featuring natural history exhibits.
- **Lords Park Zoo** – Small community zoo and scenic park with historic pavilions.
- **Fox River Trail** – Scenic multi-use trail for walking and biking along the Fox River.
- **Hemmens Cultural Center** – Major performing arts venue hosting concerts and theater events.
- **Gail Borden Public Library** – Large community library and learning center.
- **Elgin History Museum** – Museum preserving the history and heritage of the Elgin area.