

## Transcript

### Intro Music

That barrel roll deserves bonus points

If you're watching this, you're probably wondering what factors affect your car insurance premium.

So first things first.

### **What's a premium?**

It's how much you pay

Things that can affect your premium include your driving record and this, and this, and this, and this, and this.

### **And then there's a deductible.**

What is this deductible you ask?

It's the amount you'll be required to pay out of pocket if you make a claim.

So let's say your deductible is \$1,000.

If the total bill of, say, a damaged repair claim is \$3,200, your provider pays \$2,200 and you pay the \$1,000 deductible.

The higher your deductible, the lower your premium could be and vice versa.

Excuse me.