



First Line Insurance FAQs

Who is First Line Insurance Services?

First Line Insurance is a full service, independent licensed insurance agency that provides a variety of commercial and personal products to fit the varying needs of our members. First Line has partnered with the Nation's largest and best rated carriers to provide a market for all our members.

How do I know you are offering the best insurance carriers?

At First Line, they use Best Alert Service to keep track of carrier ratings. This service allows them to track Credit Rating changes, read the latest news on our carriers, and receive notices on any changes. Keeping track of these changes lets First Line maintain their standard of writing with only A Rated carriers.

Are First Line rates credit based?

Yes. First Line runs an insurance score when processing your quote. This is not a credit report, and it's considered a "soft hit" or inquiry. It does not affect your credit score.

How do I request a quote?

You can contact First Line by phone 800.488.9838, by fax 720.875.0147, online at www.firstlineins.com, or by emailing a member liaison at quotes@firstlineins.com

How long does the quote process take?

A phone interview can take between 15-30 minutes, depending on the number of policies you have. To help expedite the process, have the following ready when you call:

- Your social security number
- Your driver's license number
- The dates of birth for all drivers in your household
- A copy of your current policy that can be faxed or emailed

Do I need insurance if I don't own a home?

Yes. We all need personal liability insurance. A licensed agent at First Line Insurance can discuss with you what coverage you and your family might need.

Does First Line provide an up-front quote online?

Yes, First Line does provide an upfront premium indication on their website. The data is then reviewed by a licensed underwriter who can make recommendations and provide comparative rates. This ensures that you are receiving the coverage you need. A licensed agent will call you within 48 hours of your request to discuss your quote.



Can I receive a discount for purchasing my home and auto policies together?

Yes. You may receive a multi policy for purchasing both policies with the same carrier.

Can I pick a due date for my insurance payments?

Yes. For your auto policy you have the option of selecting your payment date depending on the billing method you choose. For your home policy, you will need to contact your mortgage lender.

Does everyone in my household have to be a Credit Union West Member to receive a discounted rate?

No.

Do you insure recreational vehicles?

Yes. First Line can insure boats, jet skis, ATVs and travel trailers.

How are claims handled?

All of First Line's carriers offer 24/7 claims support, 365 days a year. Each carrier has a toll free number to call, and there are local adjusters in your area to quickly handle your claim.