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7 Easy Ways To Slash Your Auto Insurance Costs

By Neil Stelling

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The law requires you buy auto insurance. So if you must get cover, how can you reduce costs ? Here's 7 easy ways to get the best possible auto insurance deal.

*** Multiple Quotes**

Get multiple quotes – use the internet and call a few brokers. It's easy to gather some good comparison quotes.

Remember to get different types of quotes e.g one from a direct-sell insurance company; another from an offline broker who keeps a database of quotes; and a couple from the internet.

Cheapest might not mean best. Will they pay out if you make a claim ? How financially secure ? How reputable ? Check around with family and friends, and look for online reviews.

*** Different type of car**

Insurance costs vary depending on car type. Obviously, that \$100k sports model costs more to insure than your average runabout. If you're planning to buy a new car, check insurance costs before you buy. I once set my heart on a beautiful, high performance, highly tuned Pontiac.

Luckily I checked the auto insurance before I bought it, because I couldn't get insurance. Every broker, every insurance company flat turned me down because I lived in a high car-crime area. So I had to forget the car of my dreams until I moved up-town.

*** Age and Value of Car**

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Maybe you're buying a used car ? Maybe your car saw better days a few years ago, and now values much lower ? So why pay for high-priced auto insurance ? In particular, do you still need fully comprehensive coverage ?

A good rule of thumb multiplies insurance premium by 10, and compares that figure with your car value. So if you're quoted \$1000 premium and your car is worth less than \$10,000 you may want to think if comprehensive represents good value. If you drop collision and/or comprehensive coverage, you should get big savings.

* Higher deductibles (excess charges)

Most auto insurance companies use deductibles to keep policy cost down. Deductibles, or excess charges, show what you pay before your auto insurance policy kicks in. Try requesting quotes with different levels of deductibles, and see how your quotes vary.

Most internet quote forms contain a box where you can specify preferred level of deductibles. Ask your broker his recommended level. For example, going from \$250 to \$500 deductible can slash your insurance costs by 20% or more. Go to \$1000 and you save a lot of money. But you must pay the deductible if you need to make a claim !

* Multiple Insurances

I guess this might come under the 'Get Multiple Quotes' heading, but it's still worth mentioning separately. You usually get an insurance break if you buy multiple policies with the same insurer.

This might mean multiple vehicles, or homeowner and auto insurance. Either way it's worth asking about multi-policy discounts.

* Low Mileage

More and more people work at home. No more commuting. Fewer business trips. Low mileage on your car. Maybe you do travel to work, but car pool ?

Either way, look for low mileage discounts.

* Good Driving Record

A good driving record always reduces your auto insurance costs. Keep a clean drivers license. Don't speed, don't drive dangerously, and you'll save money (apart from other benefits !)

* Bonus Tip

Okay, I said '7 Ways...', but here's some extra tips. Fit anti-theft devices to your car. Go on an advanced driver training course. Use daytime running lights. If you're a college student away from home, consider adding to parents policy.

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This short article covers the things you must consider when shopping for auto insurance. Follow these tips and you'll slash your auto insurance costs.

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Discover valuable information and tips to help slash your auto insurance costs.

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Cheap Auto Insurance For Teenagers

By Elizabeth Newberry

Prom dresses. Football camps. School clothes. Cell phone bills. Teenagers come with hefty price tags! But we love them, and we want the best for them; that's why when it comes to auto insurance, not only do we want to shop for cheap auto insurance for teenagers, but we want to shop for the best auto insurance for teenagers, as well. Since teenager drivers are considered "at risk" drivers because of their lack of experience, is it even possible to find an auto insurance policy for teenagers that is both cheap and reliable? Yes.

First thing's first - the quality of the auto insurance policy. You don't want to choose an auto insurance policy for teenagers based solely on cost, because as cliché as it sounds, you usually get what you pay for. Begin your search for an auto insurance policy for your teenager by looking into reputable auto insurance companies. Perhaps you'll want to add your teenager to your own policy, or perhaps you'll want to look for an auto insurance company that offers special auto insurance policies for teenagers. The route you take doesn't matter; what matters is that the auto insurance policy for your teenager offers excellent coverage.

Now you want to start looking at the cost of the auto insurance policy for your teenager. Parents can usually save a few bucks by adding their teenager drivers to their own auto insurance policies. Regardless of whether you add your teenager driver to your own auto insurance policy, or purchase your teenage driver his own auto insurance policy, there are a few universal ways you can get cheaper auto insurance for your teenager.

For example, many insurance companies offer discounts for teenagers who successfully complete driver education courses. Some offer discounts if the teenager makes good grades in school. When

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shopping for cheap auto insurance for teenagers, ask your agent about the discounts your teenager may be eligible for.

Online Car

Insurance

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