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Consumer Tips: What About Car Insurance?

By News Canada

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(NC)—All owners are required by law to insure vehicles driven on public roads. Some provinces and territories offer public insurance while others have insurance sold privately. Here are some basic items to consider when buying vehicle insurance:

Liability insurance is mandatory, and is used as financial protection against loss or injury caused to others while operating your vehicle. The minimum amount of insurance required differs across jurisdictions but keep in mind that skimping on liability insurance may cost you in the long run. Minimum liability will not cover the cost of an accident resulting in the injury of several people, for example, particularly in circumstances where litigation is an option.

Vehicle damage insurance, unlike liability insurance, may be optional. Damage insurance, however, is still recommended for the simple reason that damages to a vehicle will quickly add up in the event of an accident where you are at fault. Not being able to recover any money will have serious ramifications on your bank account.

Some dealers or credit grantors may require that you take out other insurance such as life and/or disability insurance prior to agreeing to do business with you. Make sure that you fully read and understand any agreements that you are asked to sign and that you get a copy of the completed and signed agreement. Do not sign an agreement unless it is completed in full.

You should also do some comparison shopping on insurance prices and coverage prior to signing any agreement. Here are some items to consider in keeping your insurance rates to a minimum:

Accidents can increase your insurance costs, especially when you are at fault. Though it's easier said than done, staying out of accidents will save you money in more ways than one.

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Statistics show that some vehicles are more likely than others to be involved in an accident. Insurance companies are aware of this and therefore charge more to insure high-risk vehicles. The make and model of the vehicle, its colour, and whether it's a two-door or four-door are all factors considered by your insurance company. Some cars are also more expensive to repair or are frequently pursued by thieves. Consider how important owning a high-profile vehicle is to you. Contact the Vehicle Information Centre of Canada (www.vicc.com) to find out which vehicles will cost you more to insure.

Where you live may affect what you pay for automobile insurance. Driving to work everyday, especially if it's a long commute, does not only mean extra gas and wear and tear on your vehicle but also the possibility of a higher insurance premium. Urban residents may have higher premiums than those living in rural areas.

Insurance companies reward those who are of low risk to them. Discounts might be offered for driver education, multiple vehicles, high academic achievement, anti-theft devices or abstinence from alcohol, among others. Have your insurance broker inquire about any of these types of discounts.

Sometimes it doesn't pay to be carrying collision or comprehensive insurance on an older vehicle if the total amount you are paying for the deductible plus the monthly premium is more than the entire worth of your vehicle.

For more information regarding auto insurance and other topics on cars and transportation, visit the Canadian Consumer Information Gateway

The Gateway is a new Web site

created by federal, provincial, territorial governments and their partners that brings consumers, objective, reliable and current information.

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How To Find Very Cheap Car Insurance

By Jessica Farrell

No one wants to pay for more than what they're actually getting, and no one wants to pay for services they don't need. The same is true whether you're purchasing telephone services or car insurance. If you're looking for very cheap car insurance (and who isn't?), take these tips into consideration.

1. It's easier to find very cheap car insurance during a soft market, also called the buyer's market, rather than a hard market, also called the seller's market. During a soft market, rates are low, companies are competitive, and you can find coverage on more areas.
2. Find out whether or not your other insurance providers offer car insurance as well. For example, you may call your home owner insurance provider and discover that they offer car insurance, too. If so, ask for a quote and any discounts or deals they might have. Or, you may find a car insurance provider that also offers home insurance and discounts for switching to them for your multiple insurance needs.
3. If you already have car insurance, make a point to look critically at your policy and ask questions before you renew rather than just pay. You might find that you can make variations to lower insurance costs.
4. Also, if you already have car insurance, consider changing your deductible amount. People with good driving records and who are willing to pay higher deductibles in the event of an insurance claim can lower their insurance costs.
5. Ask about multi-family and multi-policy discounts. Some insurance providers offer discounts if you insure more than one vehicle.

Understand that other factors such as the type of car you drive, years of driving experience, geographic location, your credit history, driving record, occupation, and marital status can affect your car insurance costs. Some of these factors can be changed; some can not. Yet, those that negatively affect your insurance costs can be avoided in the future.

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