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**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**How To Lower Your Car Insurance Costs Once And For All!**

**By "Dr. Drew Henry"**

With fuel costs escalating out of control these days, car running costs are becoming a serious

burden for the average family, especially families with more than one car. Because of this reason more and more people are looking for ways to control the costs associated with their family transport.

One such cost is the cost of car insurance. Below are 7 tips for lowering your car insurance costs:

1. Drive carefully. It may sound obvious but as insurance premiums are related to risk then your manner of driving is related to your insurance premiums. Safer driver equals lower premiums. It may not seem so at the time but those traffic violations or speeding fines reflect in your bill.
2. Have a look at other insurance policies you have with other companies. Many insurers offer discounts for combining all your family insurance with their company. Find out who they are and get a quote on all your policies combined.
3. Also note the differences in premiums you would be paying for the type of car you have. Different types of car attract different levels of premium because, in particular, different types of car are driven by different types of people, who may have different types of risk profile. Sports cars, for example, will usually show a higher rate of accidents than staid boring family cars.
4. Consider your deductible. This is the amount you pay first out of any claim, and the cost of your policy is directly related to the amount of your deductible. Higher deductible – lower premium. So consider carefully whether you could afford to pay a higher amount first from any accident and raise your deductible. If so, you will get lower premiums.
5. Safety and anti theft devices can reduce the insurance costs for a car. Talk to your insurance company and find out if there are any safety or anti theft devices that you can install to reduce your premium. Then consider installing them making sure that you notify your insurance company once you have done so. And why not ring up your company and make sure that they are aware of any safety and anti theft devices you already have, if they aren't you may get a reduction.

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6. Always look online for a competitive quote from other companies. Most of the major players and brokers are represented online and it is extremely competitive. Be sure to take advantage of this fact.

7. Don't just pay your premium blindly without checking if you can do better. Car insurance rates vary all the time and so even if it was the best rate last year it may not be this year. Every year shop around to see if you can do better, you may be surprised.

Follow the above tips and advice and you'll be pleasantly surprised at how much you can save on your auto insurance.

Dr. Drew Henry operates a network of auto-related sites, including

<http://www.ianewcar.com>

,

<http://www.automaster1.com>

and

<http://www.ltauto.com>

. Visit his sites today for more articles & resources.

### **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

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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.

View our recommended source for insurance quotes

<http://www.ezquoteguide.com>



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