

## LOWER YOUR CAR INSURANCE PREMIUMS

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## LOWER YOUR CAR INSURANCE PREMIUMS

By Samuel Beatson

Some Tips To Lower Your Auto Insurance Costs:

### 1. Get Multiple Quotes:

Find out what your State's requirements with respect to car insurance are. Go to the National Association of Insurance Commissioners web site. Then choose your state's website and click on it. You will find complete information about the coverage you need.

Now visit different car insurance websites. Click on the get a quote links. Just key in your information and get quotes from at least 5 companies. Auto insurance premiums vary greatly from one insurance company to another.

If you fail to understand some part of the policy then get the insurance agent to explain it to you. Always read the fine print to understand what cover is entitled to you and most important what cover you are EXCLUDED from.

### 2. Save Insurance Premium Money On Older Cars:

If you own car that's not worth much say less than two thousand dollars then drop the collision/comprehensive coverage clauses on your car insurance cover. If your car suffers extensive damage or is totaled then you will probably never recover much in damages and it is most likely that you will pay more in car insurance premiums for the extra cover.

Get your car valued for its fair market price either through a dealer or using the Kelley Blue Book. Then decide if you need the collision or comprehensive coverage for your older car.

Start putting away that extra premium amount you would have paid for the collision/comprehensive cover for the older car in a savings account. You will probably get a head start for that new car you are dreaming about!

### 3. Drop Duplicate Medical Coverage:

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If you are already covered under other policies for medical insurance in case of accident and are already paying a hefty premium on that then you eliminate the duplicate medical coverage under your car insurance. But always ensure that your medical insurance covers you adequately for any car accident related injuries. Only then ask for the dropping of this provision in your auto insurance policy.

### 4. Buy A Car With A Low Profile:

Safe, low profile cars qualify for lower premiums. A high profile car means more premiums. If auto insurance costs are high on your mind then choose a safe, reliable car.

### 5. Low Mileage Qualifies For A Discount:

The lesser you drive the car the lesser your auto insurance costs. So consider car pooling, using public transportation for long commutes to reduce your auto insurance premiums.

### 6. Safety Features Qualify For Discount

Do you know the more number of safety features in your car qualify for more discounts on your car insurance policy. Specifically, ask for these discounts if not mentioned in your quote.

Also, many companies offer discounts if you install safety features in your car like an active or passive auto anti-theft device in your car or if you etch the vehicle identification number in the corners of your windows. Park your car in a protected area. Always lock your car. Never leave packages or belongings in sight in your car. Avoid known high-risk parking areas.

### 7. Ask About The Other Discounts:

Always ask about the other discounts that you might be entitled to. For example having a 20 year accident free safety record could qualify you for a discount on your auto insurance policy so always ask.

### 8. Ask About Area Based Car Insurance:

If you are considering a move from a highly congested area to a rural area then your car insurance premiums may be considerably reduced based on the profile of the area you moving into.

### 9. Ask For Higher Deductibles:

Deductibles are the amount you pay before you make your claim. Higher deductibles on collision and comprehensive (fire and theft) coverage will substantially reduce your costs.

### 10. A Clean Credit History Can Reduce Car Premiums:

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Most of the insurance companies will check your credit history before granting your application. A clean credit history and a reasonably clean driving record represent a smaller risk for the insurance company and you may well qualify for a preferred policy with lower premiums.

On the other hand those with bad credit histories may have problems in keeping up car insurance payments and keep policies in force, also they have higher claims to loss ratio so insurers will usually put them in higher premium bracket.

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### **How To Get Really Cheap Car Insurance – Sometimes Cost Is The Most Important Thing**

**By Jessica Farrell**

So you'd really rather not have to pay for car insurance at all, but you have to. There's the breaks I guess, but you can save money on that insurance and get your premiums super low if you use your head. Here are a few tips to get those premiums down.

Get only 3rd party insurance. The easiest way to reduce costs is to reduce cover. Most states require that you have minimum 3rd party insurance, but any extra is up to you. Of course that means if your car is stolen then you'll be transportless.

Keep it safe. If you want a little more cover, you can reduce costs by parking your car in a secure garage, this reduces the likelihood of theft and your premiums.

Get a cheap car. That's right. If you've got a Lamborghini, you won't be able to get very cheap insurance. A cheap car normally means lower premiums as it's less likely to be stolen.

Keep your record clean. If you have more tickets than sense, then it's going to be very difficult for you to get cheap or even reasonably priced insurance. Be a safe driver, a careful driver, a driver who has money left over for petrol after he pays for his insurance. Being female may also help, but there's not much you can do about that if you're a guy.

Get it online. Many companies offer discounts if you buy your insurance online, and why not. Saves you time and money and you can't beat that.

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Don't let the kids drive the car. Teenagers can add massive amounts to your premiums because of their propensity to crash into things. If you want to save money then keep them in the passenger seats.

Combine it. Combining your car insurance with house and contents can lead to savings in both areas. It's worth thinking about if you have some nice things at home.

View our recommended source for insurance quotes and information

<http://www.ezquoteguide.com>

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