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Marriage Can Lower The Cost Of Auto Insurance

By Elizabeth Newberry

There is really only one reason to enter into marriage - love. When two people love each other and

want to spend the rest of their lives together, it is usually safe to assume that marriage probably is not too far down the road. When you enter into marriage with a person you love, respect, and want to be with forever, and that person loves, respects, and wants to be with your forever, life is grand.

That being said, we can put all romanticism aside and take a look at the other perks of marriage, namely the financial perks. You can save a lot of money when you get married, especially when it comes to insurance. Any insurance policy you purchase as an individual is going to be more expensive than if you could purchase it through a group, such as an employer or an association to which you belong. Since not all employers offer insurance, and not all of us belong to association that offer insurance, many of us just opt not to purchase certain kinds of insurance. However, auto insurance is something we can not just opt not to purchase. Auto insurance of some sort is a requirement for everyone who owns a vehicle.

Single people, especially young single people, tend to pay much higher auto insurance premiums than older people and married people. When two people enter into marriage together, their lives merge together and so can their auto insurance. Why? Because many auto insurance companies offer discounts for married couples.

If both you and your new spouse have your own auto insurance policies from two different insurance companies, sit down and review each company and policy to determine which one you want to stick with and which one you want to let go. If you both have your own policies from the same insurance company, talk with your insurance agent about purchasing an auto insurance policy together.

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

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