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Save Money on Your Auto Insurance

By Fisher Swanson

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Save Money on Your Auto Insurance

By Fisher Swanson

In nearly every state you have to purchase auto insurance if you drive. Here are some tips for spending less on auto insurance and getting the most for your money.

Ask Around

Ask people you know and trust what insurance they use. Find out if they have ever filed a claim and how smoothly it went. Really cheap insurance doesn't amount to much if they offer horrible service.

Get Multiple Quotes

Get 3 or 4 quotes from different insurance companies. Write down as much information as possible about each insurer. If the agent or representative is not willing to answer your question it's probably not a good company to buy insurance from. Don't buy from the first insurance company you call!

Check Your Credit History

Some insurers factor in credit history when they calculate their rates. Unresolved issues in your credit history could affect your insurance rates.

Pick Your Car Wisely

Save Money on Your Auto Insurance

The cost of the car, make and model (sometimes even the color) will affect your insurance premiums. If you are buying a new car be sure to check with your insurance company to find out what the insurance for that car will be. If you have an older car and are not financing you can get by with less insurance and save a lot of money.

Ask About Discounts

Ask if there is a safe driver discount if you have a good driving record. If you don't drive much ask about a low-mileage discount. Here is a list of discounts that Insurance Information Institute (www.iii.org) recommends asking providers about.

- \$500 deductible
- \$1,000 deductible

- More than 1 car
- No accidents in 3 years
- No tickets in 2 years
- Drivers over 50-55
- Driver training course
- Defensive driving course
- Anti-theft device
- Low annual mileage
- Air bag
- Anti-lock brakes
- Daytime running lights
- Student with good grades
- Joint auto and homeowners coverage
- College students
- Long-time customer
- Other discounts

There are a lot of discounts that may be available to you but you often have to ask to get them. Create a table with the list above for when you call around. You can find a printable table at <http://www.thriftyfun.com/downloads/auto.html> to help you keep track of the insurance companies you call.

Accident Prevention Course

Some insurance companies offer reduced premiums if you complete an accident prevention course. Some insurance companies offer as much as a 10% discount.

Reduce Your Coverage

If you are buying your car on time you will be required to have comprehensive coverage but the day that you pay it off you can reduce your coverage and save a lot a money. Less insurance brings more

Save Money on Your Auto Insurance

risk but if you are a safe driver the odds are that you can get by with liability and uninsured driver insurance.

Last But Not Least

Drive safe and watch your speed.

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The Right Auto Insurance Can Save You Money!

By Mike Yeager

Auto insurance is a protective feature that everyone needs who owns a car. Auto insurance allows you to have financial coverage in case you are involved in an auto accident; regardless of who is at fault. When shopping for auto insurance keep in mind that rates will vary dramatically for the same driver, depending on which company you ask. The key to savings lies in comparing many auto insurance quotes, to find the insurer that will give you the best rates.

If the auto insurance company you're investigating is sound then it's possible to purchase cheap auto insurance coverage that will give you peace of mind. Most states require you to purchase a minimum amount of auto insurance. In order to even drive your car you need to have at least liability insurance, in other words you have insurance to cover the expenses of the other party if you cause an insurance. If you are at fault in an accident, your liability insurance will pay for the bodily injury and property damage expenses caused to others in the accident, including your legal bills.

There are some insurance companies that offer discounts to those drivers who put fewer than a predetermined number of miles on their cars each year. Considering the high price of gasoline, carpooling and taking public transportation such as buses around town can help you save more than just premium dollars.

You'll find that there are many places to locate cheap auto insurance to not only save you money but to also give you adequate coverage and protection.

Take your time to look around and you'll find that you can save on your auto insurance rates.

Mike Yeager
Publisher

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Save Money on Your Auto Insurance

Cheap Auto Insurance For Teenagers
Self Insure Yourself And Save Money
How Do I Lower My Auto Insurance Rates?
Marriage Can Lower The Cost Of Auto Insurance

eZy Auto Hitz
Affiliate Marketing PLR Kit
Self Improvement PLR Kit
Hobbies, Arts and Crafts PLR Kit
14 Profitable eBooks



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