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Ten Golden Rules to Save on Auto Insurance

By Paul Wilson

Auto Insurance is a bouquet of different covers like liability insurance; collision insurance; comprehensive insurance; medical insurance; uninsured motorist insurance; rental reimbursement; towing and labor cost coverage; as well as gap coverage.

What is essential and what will protect a car owner from problems varies from state to state. It is advisable to insure for a little more than absolutely necessary. Insurance premiums can be prohibitively high so, as an informed consumer you must do your research thoroughly.

Golden rules:

- Access consumer information available on the state's insurance department web site. Read all the guidelines and determine what coverage is required by you. Be sure to read the sample rates listed. This research will give you a fair idea of what the premiums are likely to be.
- Ask for quotes from at least three big players in the auto insurance business. Companies like Geico

<http://www.geico.com/>

; Amica

<http://www.amica.com/>

; State Farm

<http://www.statefarm.com/>

; and

Allstate

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<http://www.allstate.com/>

- Find out what is the highest deductible permissible and if you can afford it. Generally increasing a deductible from US\$ 200 to US\$ 500 can reduce premiums payable by as much as 30 %.

- Evaluate the worth of your car. If it is old and worth less than US\$ 2000 then you can consider opting out of collision and comprehensive coverage for the car. The premiums paid will be much higher than what you will collect. Ask the insurance companies to evaluate the market value of the car. Find out the worth of your car by using

<http://www.kbb.com/>

the site of Kelley Blue Book.

- Use common sense when buying a car. Be sure to choose one that does not require higher insurance premiums. It is important to not just consider buying costs but cost of insurance too.

- Find out if the insurance company has a scheme that offers discounts on the basis of lower usage or mileage. Some companies offer discounts if you utilize public transport to go to work. They require you to submit proof that you do.

- Ensure that your insurance credit history is accurate. Many insurers use credit history as a basis to calculate premiums.

- Study the laws of the state where you live. Find out whether any further adjustments in premiums can be made because your car is fitted with: airlock brakes, air bags, and other safety features. Find out from the companies as well as your agent.

- Find out whether membership to organizations like American Automobile Association makes you eligible for any discounts. Ask about trade, professional associations, and corporate benefit's program. Some companies offer: student's discounts for students with a GPA of 3.0 and higher; retirement discounts; loyalty discounts and more.

- Be sure to ask the insurer if they have schemes to insure more than one car under a group scheme. Such schemes referred to as multiline discounts have a huge umbrella of options, home insurance, safety features, accident free driving, driver over 50 years old, anti-theft devices fixed, and so on.

For ready reference see:

Ten Golden Rules to Save on Auto Insurance

· Insure.com at

<http://info.insure.com/auto/autosave.html>

has useful information, a privacy policy in

place, is updated daily, has links to over 200 companies that sell various kinds of insurance, a toll free line, and an option to buy insurance online.

· Independent Insurance Agents and Brokers of America at

<http://www.iaaa.org/na/default?ContentPreference=NA&ActiveTab=NA&ActiveState=0>

is one of the

largest associations of independent insurance agents and brokers. According to experts buying auto insurance from agents can get you a good deal as it cuts out the middleman.

· InsWeb at

<http://www.insweb.com/>

a site dedicated to the lowering of insurance costs. Offers

competitive quotes from big players in the market like The Hartford, GMAC, AIG, Travelers, Amica, and Liberty Mutual.

Remember insurance premiums are higher for high performance cars. The premium depends on how high repair costs are, ready availability of parts, and what the chances of car theft are. Buy a car that does not require higher insurance premiums and explore the market for the best deals.

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<http://www.1888Carinsurance.com>

The Right Auto Insurance Can Save You Money!

By Mike Yeager

Ten Golden Rules to Save on Auto Insurance

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
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The Right Auto Insurance Can Save You Money!
Cheap Auto Insurance For Teenagers
Get Auto Insurance Quotes With 10 Simple Steps
Auto Insurance Comparison By State
How Do I Lower My Auto Insurance Rates?

eZy Auto Hitz
The Amazing Bonus Pack
Build Your Own Mail Order Empire
Affiliate Marketing PLR Kit
Self Improvement PLR Kit



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