

Helpful Tips On Getting Cheap Car Insurance

The cost of owning a car is rising every year, but you could find some savings in a lower cost car insurance quote. The quote is the first step to getting a better car insurance package. Here are some quick tips to lower car insurance quotes.

As with many other markets, shopping around will help in the quest to find the best quote. Plan carefully to contact as many agents as possible, especially local agents who may be able to find far better deals. Contact these agents before renewing your current package and do not sign up with the first agent you find!

Another important consideration is the reputation of the source, not just the cost of the insurance. Ask friends, co-workers and relatives for referrals to good insurance companies with reasonable rates. Research on the Internet and with the local business bureau to gauge the reputation of any insurance companies you are considering. Caution should always be exercised with any advertisements for "Free Car Insurance Quotes" because there may be extreme terms and conditions.

Be organized. Write down your basic information, including the make and model of your vehicle, your location, your driving record and history and any accidents you may have had in the last decade. This ensures you give each vendor the same information for his or her quote and that you include any information that may affect your rate.

It's important to actually write all this down, too, even if you think you know it in your head. This way you won't forget to mention one or two items to each supplier, giving them all different information to quote from. Having notes that you can check off while on the phone (or while visiting) is the best way to give them all the same facts. By doing that, they'll all be quoting on the same data, which will give you the most accurate quotes to compare.

Another good item in our list of Tips on getting Cheap Car Insurance is to remember to ask each supplier if there are any special discounts or promotions available. It's possible, for example, that there might be a special rate available if you only drive your car on weekdays, and park it on weekends: be sure to ask the suppliers about this and other possible discounts.

Similarly, if you're already a member of some roadside assistance club, you probably don't need to have insurance coverage for towing service. That means you can omit that coverage and save the associated costs. Other optional items include glass breakage or collision damage coverage. You might not need all of those options if you have other coverage, or if the cost of paying for possible repairs yourself is less than the insurance cost and deductible.

Another tip that many people forget when shopping around: get it in writing! The worst thing that could happen is to decide on one supplier who promised you a cheap car insurance quote, only to see that the price changes when it's time to sign the dotted line. While you're looking at that dotted line, also read the tiny fine print to be sure there are not different conditions and clauses that turn similar quotes into very different agreements. You can collect competing quote information on the phone, but when it's time to make a choice, be sure you're comparing written quote to written quote.

This is just the tip of the iceberg of tips to find lower cost car insurance that can help save money on your next insurance quote, and you can use that extra money to cover rising fuel, food, clothing and shelter expenses in today's hard economic times.

About the Author

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