

Be Prepared When Buying Discount Auto Insurance

Purchasing a good discount auto insurance policy is an excellent way to lower your monthly expenses without short changing yourself. Be sure to make yourself aware of the factors that [discount auto insurance](#) companies consider when calculating premiums so that you can obtain the best possible deal. Even minor details such as making premium payments online can earn you a discount.

Any discount auto insurance policy begins with the basic insurance coverage requirements mandated by the state in which you reside. You must purchase that coverage at minimum. Your discount auto insurance company will also consider the type of car you drive. Older, low profile cars are always cheaper to insure than a high profile make and model that is popular with thieves. Look over your driving record. Discount auto insurance companies offer lower premium rates to people having few or no points on their drivers license and have been accident free during the previous three years. They will also provide discounts to people whose children of driving age maintain good grades in school. And, depending on the company, safe drivers aged 55 or older may also qualify for a discount if they take defensive driving classes.

You can also earn a discount on auto insurance depending on what type of safety devices your car has. Lower rates are possible if you have airbags, motorized seatbelts, daytime running lights, anti lock brakes, and anti theft devices. So can low annual mileage, a good credit record (which insurers are turning to more and more when calculating rates), bundling your homeowners and auto insurance policies together under the same insurer, and increasing your deductible. If opting for a higher deductible, be sure that you have enough money set aside to cover the amount of that deductible should something happen. Consider dropping your collision and or comprehensive coverage if you have an older model vehicle, especially if your car is worth less than ten times your premium rate.

It is also essential to choose a discount auto insurance company with a good reputation and high marks in customer service. Check around with a few auto repair shops for their recommendations. A company with a good claims payout record will be easier to deal with should you ever have an accident. Your state insurance department is another good resource, particularly to confirm that the discount auto insurance company you are considering is licensed to do business in your state. Unlicensed insurance companies have no authority to cover you in your state of residence. Your local Better Business Bureau can also confirm whether any complaints have been registered against your chosen discount auto insurance company. A well prepared customer is a well insured customer.

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