

4 Top Tips For Getting A Great Auto Insurance Deal

By insurance-quotes-auto

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Auto insurance advertisements are everywhere, from the pages of the daily newspaper, to television and radio commercials. They each promise low rates, quick claims handling and personalized attention. But, how do you know that you are really getting the best deal? What does a smart driver need to know in order to find the best car insurance for their needs?

1. Consider Your Coverage Needs

Before diving headfirst into the murky waters of the auto insurance companies, you need to have a basic idea of the coverage you are looking for. At the very least, you need to be aware of the minimum limits each state imposes for various coverage options. For instance, liability insurance, which covers damage when you are at fault, is mandatory in almost every state. PIP or MedPay, which pays a percentage of your medical expenses and lost wages, is another coverage option that is required by most states. Also, keep in mind that if you are leasing or financing your car, comprehensive and collision coverage are mandatory.

Comprehensive coverage reimburses you for any damages other than those sustained by hitting another car (ex. theft and fire). Collision coverage protects you against any damages done as a result of impact from another vehicle, a curb, a telephone pole or any other object. If your car is old and/or already paid for, you can save a substantial amount of money by electing not to carry collision and comprehensive coverage. Just be sure to understand that if you are involved in an accident, these non-covered expenses will have to be paid for out of your own pocket.

One more consideration to think about when identifying your insurance needs is to examine your overall financial situation. If you have an excessive amount of assets, you would be better off going with a higher rate of coverage, as this will ensure that your assets are sufficiently covered should a lawsuit ensue.

2. Consider Your Driving Record

Do you have a history of fender-benders? If so, you may be better off getting more comprehensive coverage. Have you accumulated a heap of speeding tickets? Consider taking a defensive driving course. Remember that when you apply for car insurance, the company will contact the DMV for a copy of your driving record. Generally, car insurance companies look at the past 3-5 years of your driving history and base your premium on any previous accidents and infractions that occurred.

3. Start Shopping

After you have considered what kind of coverage you need and taken a look at your driving history, you can begin getting rate quotes. You can do this in person, on the phone or on the internet. Be sure you are prepared with all the necessary paperwork. This includes your license, current insurance policy, your automobile's VIN, and registration. The idea is to get as many quotes as possible, so you can compare the

coverage and rates side-by-side. Many websites will offer you their rates along with the rates of their competitors, which can save you time. Be sure to keep a detailed list of each company and their coverage limits, deductibles and rates. Print out a copy of quotes you get online and ask for a faxed/mailed copy of quotes you are given over the phone or in person.

Other things to consider when doing your research are: - any discounts that the company offers that would apply to you (student discounts, military discounts, good driving record, high credit score, optional safety equipment installed on your car, etc.) - the company's rating (by both consumers and ratings groups) - the company's payment policy (do they offer automatic deductions from your bank account? can you make payments online? are there late fees?)

One great way to ensure you get the best deal is to use a free online auto insurance quoting service. These services often compare quotes from hundreds of different suppliers and sometimes have the suppliers bidding against each other, so you can end up with an excellent deal.

4. Making Your Decision

After you've done all the necessary research, it's time to choose a company. While it may seem tempting, going with the cheapest is not automatically the best way to go. You should be certain the coverage you choose is adequate for your needs and the level of service is decent and reliable. When it comes down to it, getting the best deal in auto insurance has little to do with catchy jingles or funny commercials and everything to do with being a smart consumer. By taking a little time to do some research, you can save yourself hundreds of dollars a year and still maintain the level of coverage you need with a dependable company like <http://www.insurance-quotes-auto.com>

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